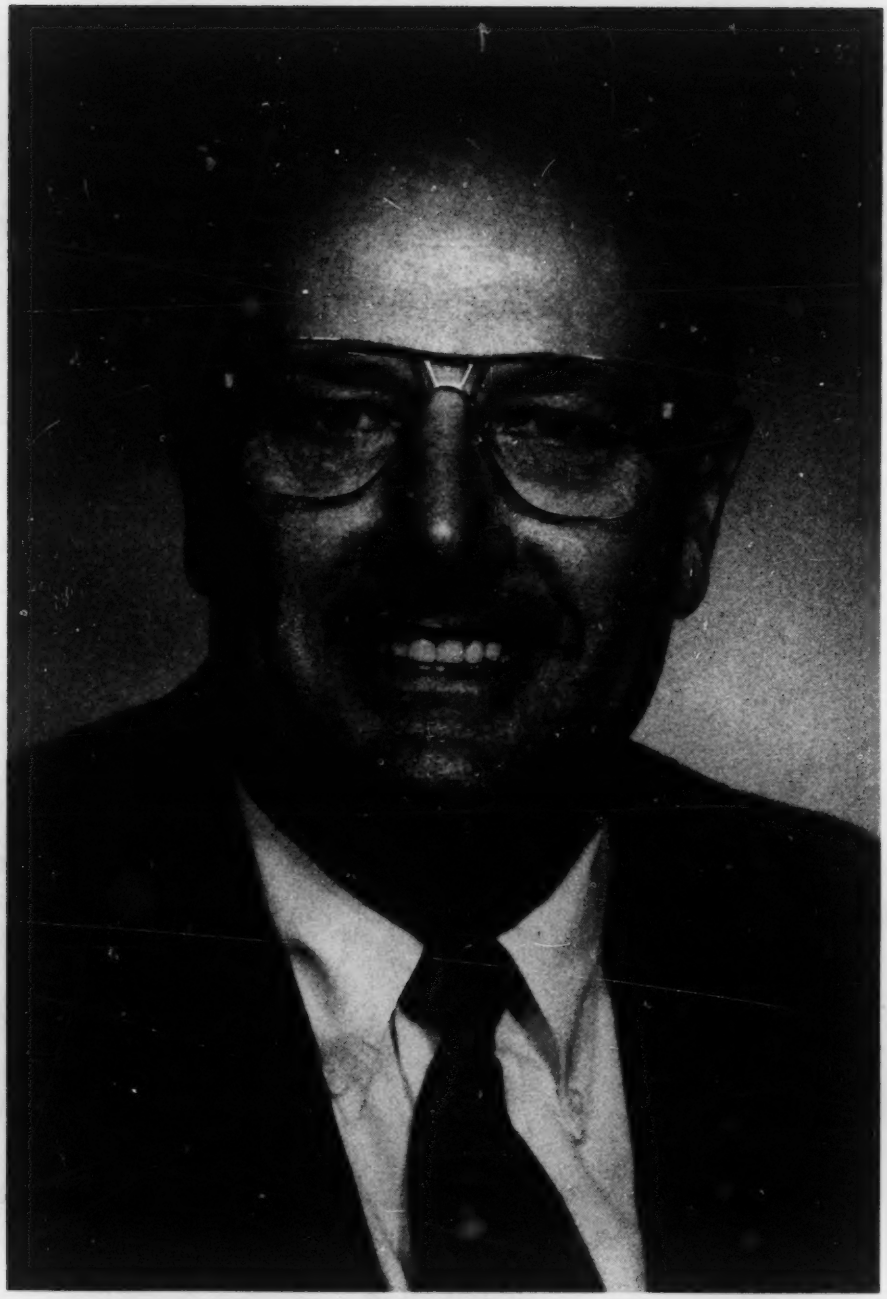
S 2990-1-4

ONE HUNDRED EIGHTEENTH ANNUAL REPORT of the KANSAS INSURANCE DEPARTMENT

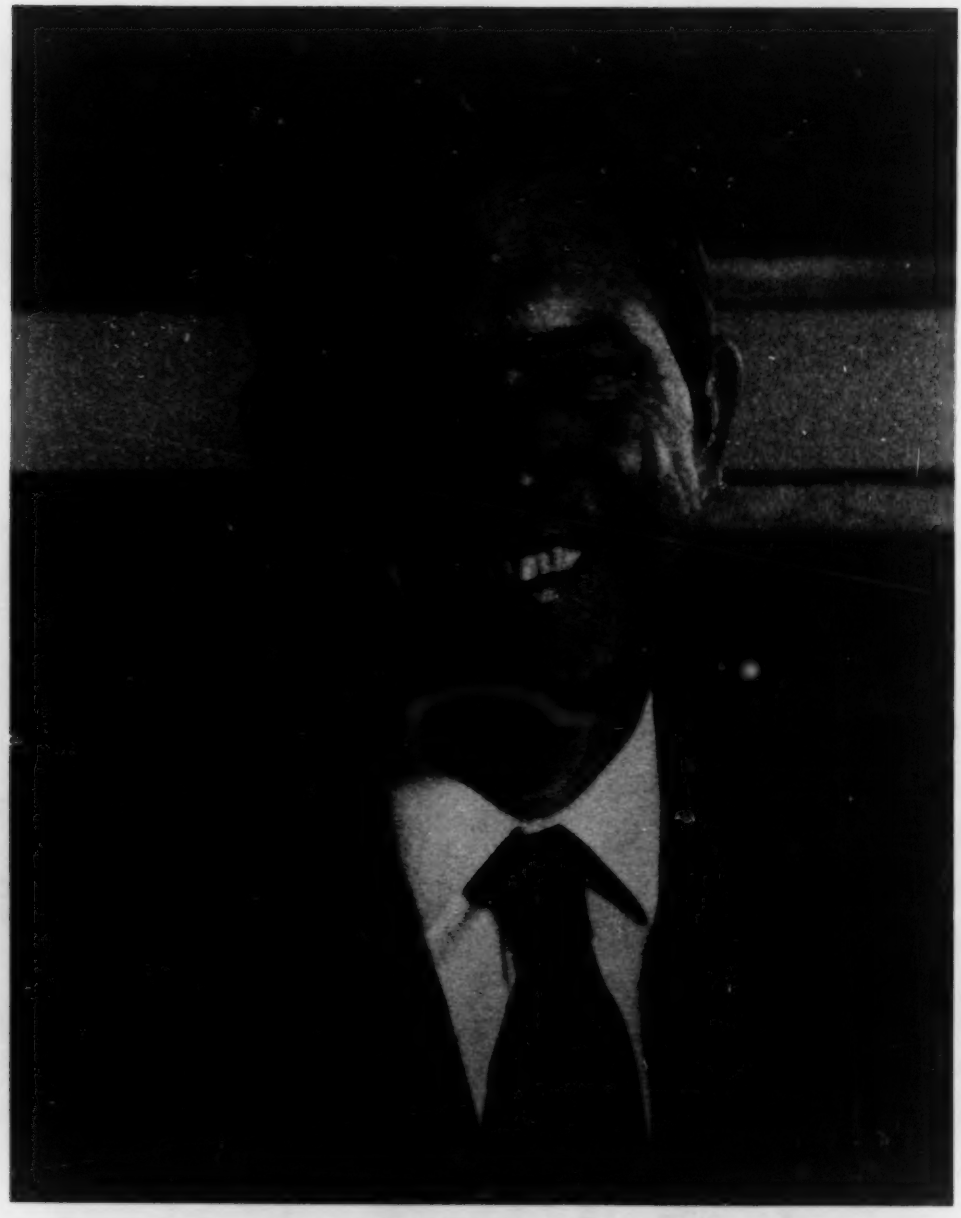
FLETCHER BELL
Commissioner of Insurance

FOR YEAR ENDING DECEMBER 31, 1987



FLETCHER BELL

Commissioner of Insurance



THE HONORABLE MIKE HAYDEN

Governor

FLETCHER BELL

COMMISSIONER OF INSURANCE

The Honorable Mike Hayden
Governor of Kansas
Statehouse
Topeka, KS

Dear Governor Hayden:

I am very proud to present to you the One Hundred and Eighteenth Annual Report of the Kansas Insurance Department.

The basic content of this report is established by the provisions of K.S.A. 40-108. The report sets forth the recent activities of the department and the statistical data relating to the financial condition of the companies authorized in Kansas as of December 31, 1987.

Respectfully submitted,

Fletcher Bell
Commissioner of Insurance

FB:bf

STATE OF KANSAS • 420 S.W. 9TH • TOPEKA 66612-1678 • 913-296-3071

KANSAS SUPERINTENDENTS

Name and Residence	*Term of Office*
Webb, William C., Fort Scott	1871 to 1873
Russell, Edward, Leavenworth	1873 to 1874
Clarkson, Harrison, Topeka	1874 to 1875
Welch, Orrin T., Topeka	1875 to 1883
Morris, Richard B., Atchison	1883 to 1887
Wilder, Daniel W., Hiawatha	1887 to 1891
McBride, W. H., Osborne	1891 to 1893
Snider, S. H., Kingman	1893 to 1895
Anthony, George T., Ottawa	1895 to 1896
Riddle, Alexander P., Minneapolis	1896 to 1897
McNall, Webb, Gaylord	1897 to 1899
Church, Willard V., Marion	1899 to 1903
Luling, Charles H., Wichita	1903 to 1907
Barnes, Charles W., Osage City	1907 to 1911
Lewis, Isaac S., St. John	1911 to 1915
Wilson, Carey J., Topeka	1915 to 1919
Travis, Frank L., Iola	1919 to 1923

COMMISSIONER OF INSURANCE

Name and Residence	*Term of Office*
Baker, William R., Topeka	1923 to 1929
Hobbs, Charles F., Baldwin	1929 to 1947
Sullivan, Frank, Lawrence	1947 to 1971
Bell, Fletcher, Lawrence	1971 to ——

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Office of Commissioner of Insurance

STATE INSURANCE DEPARTMENT

Official Address: 420 S.W. 9th, Topeka, Kansas 66612
Telephone: Area Code 913 296-3071
Toll Free Line for Consumers: 1-800-432-2484
Wichita Branch Office Address: Wichita State Office Bldg.
3244 E. Douglas, 67208
Telephone: Area Code 316 651-5350

Fletcher Bell, Commissioner of Insurance
Ron Todd, Assistant Commissioner
Mary Lou Heckathorn, Secretary to the Commissioner
Terry D. Tiede, Director of Research and Planning
Richard D. Brock, Administrative Assistant
D. Dean Larson, Executive Secretary
Ronald K. Nitcher, Controller and Auditor
Pamela F. Scott, Chief Attorney
Ted F. Fay, Jr., Special Attorney
Chris N. Cowger, Attorney
Steven R. Sanford, Attorney
James K. Villamaria, Attorney
Daniel A. Young, Attorney
Kurtis L. Scott, Financial Surveillance Supervisor
Richard G. Huncker, Accident and Health Supervisor
M. W. Wiglesworth, Agents and Brokers Supervisor
Timothy G. Elliott, Consumer Assistance Supervisor
Raymond E. Rathert, Fire and Casualty Supervisor
Marlyn K. Burch, Life Supervisor
A. D. Grover, Securities Vault Supervisor

THE COMMISSIONER

Duties and Responsibilities

The functions of the Commissioner of Insurance and his Department differ significantly from many other state officers since the Commissioner, by virtue of his elected capacity, is directly responsible for service to and protection of the people of this state. K.S.A. 40-103 and K.S.A. 40-104 impose complex duties on the Commissioner of Insurance by granting him sole supervision, control and regulation of corporations, companies, associations, societies, exchanges, partnerships, or persons authorized to transact the business of insurance in Kansas as well as supervision over many of their transactions.

A wide variety of responsibilities emanate from this broad grant of supervisory authority. To outline the areas of responsibility in a general sense, the Commissioner has ultimate supervisory authority in the following fields:

(1) *Company Admissions and Examinations.* The Commissioner determines which companies are authorized to transact business within Kansas and regulates their operation. This regulatory authority not only applies to the company at its inception and/or admission, but throughout its operation by annual scrutiny of each company's financial statement. In addition, the financial records of every company are audited at least once every three years.

(2) *Supervision of Policy Forms.* Facsimiles of all policy forms issued in this state are filed with and examined by this Department prior to issuance to Kansas residents.

(3) *Rate Filings.* The rate or premium charge for a given coverage is required to be filed with the Department. This requirement is designed to protect the insured from an unfairly discriminatory premium. In determining the proper premium rate, the Department examines actuarial data to assure the rate is statistically justified.

(4) *Claim Practices of Insurance Companies.* The Commissioner may inquire into the affairs of insurance companies to ascertain whether a company acts lawfully and is properly considering the public interest in claim settlement practices.

(5) *Supervision of Agents.* The Commissioner maintains control over the licensed agent by having the authority to suspend or revoke his license, should the Commissioner be convinced the agent fails to act in the best interests of the public.

(6) *Unfair Trade Practice Regulation.* According to the provisions of the Kansas Unfair Trade Practices Act (K.S.A. 40-2401 *et seq.*), the Commissioner is given broad authority to penalize companies and agents, who are found guilty of misrepresentation. Monetary penalties, license revocations or suspensions, and cease and desist orders are among those sanctions which may be imposed for violations of this act.

(7) *Deposit of Securities.* Companies are required by statute to deposit securities with the Commissioner to be held in joint accounts with the State Treasurer. Such deposits are designed to assure the financial solvency of each company in order to protect policyholder's investment in the companies.

(8) *Service of Process.* K.S.A. 40-218 and K.S.A. 40-2001 *et seq.* establish the Commissioner of Insurance as process agent for both authorized and unauthorized insurers. As process agent, the Commissioner forwards the summons to the appropriate company which has been named as defendant in a lawsuit.

Committee Memberships

(1) *National Association of Insurance Commissioners (N.A.I.C.).* The Commissioner of Insurance is a member of the N.A.I.C. which is one of the oldest and most prestigious organizations of State officials. The membership of the N.A.I.C. comprises representatives from each state as well as the District of Columbia and various territories and possessions of the United States. The objectives of the N.A.I.C. are to promote uniformity in legislation affecting insurance; to encourage uniformity in departmental rulings under the insurance laws of each state; to disseminate information of value to state insurance officials in the performance of their duties and to establish means of fully protecting the interests of insurance policyholders throughout the nation.

The benefits Kansans derive from the N.A.I.C. can be cited by the passage of several model laws developed from the research of the N.A.I.C. Specifically, Kansas has adopted the Model N.A.I.C. Unfair Trade Practices Act and the Model Life and Accident and Health Insurance Guaranty Association Act.

Commissioner Bell served as President of the N.A.I.C. (1973-74) and Vice-President (1972-73). Currently he serves in the following capacities:

Executive Committee, Recording Secretary
Education, Research & Training (EX1) Task Force, Chairman
Zone Coordination (EX2) Subcommittee, Chairman
Reinsurance and Anti-Fraud (E) Task Force, Member
Surplus Lines (E) Task Force, Member
Statistical (D) Task Force, Member
Committee on Financial Regulation Standards, Member
Special Federal Issues (EX) Working Group, Member
AIDS Financial Impact Working Group, Member
Committee on Structures, Chairman
Model Immunity Act Working Group, Member

AGENCY PUBLICATIONS

The following publications are available from the Department upon request. The office provides these publications within a limited supply to Kansas citizens at no cost. For other than Kansas residents the charge for these publications is as follows:

1. Directory of Authorized Companies..... $4.25
2. Commissioner's Annual Report..... $3.25

The following publications are available from the Kansas Association of Life Underwriters, Independent Insurance Agents of Kansas or Professional Insurance Agents of Kansas. The charge for these publications are as follows:

1. Life and Health Study Manual..... $26.25
2. Property and Casualty Study Manual..... $27.30

The Department has prepared numerous pamphlets which serve to acquaint the reader with facts relative to insurance commonly purchased and what the Kansas Insurance Department can do to assist the citizens of Kansas. The following pamphlets are available, free of charge, upon request from either the Topeka or Wichita offices:

1. Firefighters Relief Association Handbook
2. Kansas Auto Insurance Facts To Help You
3. Kansas Cancer Insurance Facts To Help You
4. Life Insurance Facts To Help You

5. Kansas Flood Insurance Facts To Help You
6. Kansas Health Insurance Facts To Help Senior Citizens
7. Kansas Health Insurance Facts To Help You
8. Kansas Homeowners Insurance Facts To Help You
9. Kansas Long Term Care Ins. Shopper's Guide
10. Kansas Medicare Supplement Insurance Shopper's Guide
11. Kansas Insurance Facts To Help You—What Happens When My Group Health Insurance Ends?

Volume 3A, of the Kansas Statutes Annotated, which contains the insurance laws and the Kansas Administrative Regulations, which contains the insurance regulations, may be purchased from the Secretary of State, Statehouse, Topeka, Kansas 66612. The insurance code and regulations may also be purchased from the National Insurance Law Service, 6750 Eton Avenue, Canoga Park, California 91303.

KANSAS INSURANCE DEPARTMENT

Topeka, Kansas

FISCAL YEAR 1987 DEPOSITS

July 1, 1986 to June 30, 1987

TO STATE GENERAL FUND:

FEES:			
Annual Statement Fees	$ 137,500.00		
Certificate of Authority	20,897.05		
Charter Fees	38,000.00		
Retaliatory Fees	-355.83		
Registration Fees	500.00		
Permit to Sell Stock	475.00		
Filing Fees for Non-Admitted Cos.	27,200.00		
Certified Copies	26,111.30		
Court Fees	1,941.00		
Agents Examination Fees	220,475.00		
Agents License Fees	1,600,533.00		
Other Publications	458.25		
Total Fees		$ 2,073,734.97	
TAXES:			
Privilege Tax	$ 480,754.51		
Premium Tax—Foreign	49,858,491.30		
Fire Marshal Tax	2,040,436.40		
Premium Tax—Domestic	6,229,515.45		
Retaliatory Tax	2,843,501.61		
Fines and Penalties	144,693.41		
Total Taxes		$61,597,392.68	
REIMBURSEMENTS:			
Recovery of Expenditures	$ 21,741.30		
Xerox Copies	2,274.30		
Total Reimbursements		$ 24,015.60	
TOTAL FEES AND TAXES TO STATE GENERAL FUND			$ 63,695,143.25

TO SPECIAL FUNDS:			
INSURANCE COMPANIES EXAMINATION FUND			
Salary Reimbursement	$ 260,009.58		
Expense Reimbursements	182,196.08		
Annual Leave Assessments	12,315.11		
Total Ins. Co. Examination Fund		$ 454,520.77	
INSURANCE COMPANIES ANNUAL STATEMENT EXAM.			
Total Insurance Premium Tax (Foreign)		$ 27,453.71	
INSURANCE COMPANIES EXAM. TRAINING FUND			
Total Insurance Premium Tax (Foreign)		$ 13,349.56	
SALE OF USEABLE EQUIPMENT: Total			$ 935.00
WORKERS' COMPENSATION FUND			
Assessments	$ 6,542,599.05		
Non-Dependent Deaths	153,000.00		
Reimbursements	127,846.50		
General Fund Transfers	4,000,000.00		
Total Workers' Compensation Fund		$10,823,445.55	
HEALTH CARE STABILIZATION FUND			
Investment Income	$ 1,356,250.31		
Surcharge	26,598,449.81		
Income From HCIAP	45,930.00		
Investment Sales	2,611,747.41		
Reimbursements	37,875.57		
General Fund Transfers	-141,226.00		
Other Revenue Transfer	2,373.56		
Other Nonrevenue Receipts	3,068,000.00		
Total Health Care Stabilization Fund		$33,579,400.66	
GROUP-FUNDED WORK. COMP. POOLS REVENUE: Total		$ 2,330.00	
FIREFIGHTERS' RELIEF TAX: Total		$ 4,112,787.52	
SUSPENSE (Net Receipts): Total		$ 173,686.76	
COMMISSIONER'S TRAVEL REIMBURSEMENT: Total		$ 188.33	
TOTAL FEES AND TAXES TO SPECIAL FUNDS			$ 49,188,097.86
NET DEPOSITS FISCAL YEAR 1987			$112,883,241.11
TAX AND FEE REVOLVING FUND RECEIPTS			$ 4,240,075.55
GROSS RECEIPTS			$117,123,316.66

FLETCHER BELL
Commissioner of Insurance

ADMINISTRATIVE DIVISION

The Administrative Division, under the direction of the Commissioner, coordinates the assignments of the entire department. In addition to administrative duties, the Administrative Services Section provides accounting, budgeting, computer services, fiscal management, office management, personnel and purchasing services for the other divisions.

All proposed legislation and departmental rules and regulations are drafted, assembled and edited by this division. Various members of this division are responsible for legislative matters. Our legislative programs have been very effective and successful through the cooperative efforts of this division, other staff members, the legal staff, the legislature and the Governor.

LEGAL DIVISION

The Legal Division of the Kansas Insurance Department is charged with the responsibility of interpreting and enforcing the Kansas Insurance Code and supplementary rules and regulations. In addition, this Division interprets contract provisions in insurance policies and conducts research into special areas of insurance law. A major responsibility of this Division is dealing with complaints on behalf of Kansas policyholders. The Legal Division also handles litigation in which the Department is involved.

The major functions of the Division may be categorized into the following areas:

(1) enforcement of the Kansas Insurance Code provisions relating to agents and brokers licensing and behavior;
(2) enforcement of the Kansas Insurance Code provisions relating to company licensing and behavior;
(3) conducts formal administrative hearings including those proceedings called pursuant to the Kansas Administrative Procedures Act;
(4) interpretation and enforcement of the Kansas Insurance Holding Companies Act;
(5) interpretation and administration of the Workers' Compensation Fund;
(6) interpretation and administration of the Health Care Stabilization Fund;
(7) interpretation and administration of Group-Funded Workers' Compensation Pools;
(8) enforcement and interpretation of the Code provisions relating to all lines of insurance;
(9) miscellaneous legal opinions relating to contract and statutory provisions;
(10) service of process on behalf of admitted insurance companies, issuance of stock permits and review of proxies;
(11) internal advice and counsel;
(12) handle all Kansas Insurance Department litigation.

The Hearing and Order Process

The hearing and order process may or may not fall under the Kansas Administrative Procedures Act (KAPA) depending upon which statute the proceeding is called pursuant to. Hearings called pursuant

to K.S.A. 40-205b, K.S.A. 40-205c, K.S.A. 40-242 and K.S.A. 40-222 will be held pursuant to the KAPA. Hearings are initiated with the issuance of a notice of hearing. The notice explains the purpose for which the hearing is being scheduled, the material allegations to be proven at the hearing and advises the respondent of the right to have the advice and assistance of counsel. Upon receipt of the notice, the respondent may choose either to waive a hearing and enter into a consent order or to proceed with a hearing following which an order is issued.

A consent order is entered into when the Department and the respondent can reach a satisfactory agreement without the formal hearing procedures. In the consent order itself, the respondent often neither admits nor denies that the allegations regarding the code violations are true, but stipulates to the penalty imposed.

The Department is willing to enter into negotiations for consent orders for several reasons. First, substantial costs are saved by foregoing the court reporter expenses incurred in the hearing. Second, a complaining witness may not be willing to testify at a hearing although a violation has occurred. Without the evidence provided by the witness, it is difficult to produce a record on which a penalty could be imposed. Third, the Department will only enter into a consent order that imposes a penalty which is commensurate with one which would most likely result from a hearing.

Hearings are usually conducted by two Department attorneys, one of whom is appointed by the Commissioner to act as the presiding officer and the other presents the case for the Department. Although strict adherence to the rules of pleading and evidence is not required by the KAPA, the hearings are conducted in a formal and orderly manner and the respondent is encouraged to present all evidence which is relevant to the proceeding.

Following a hearing, the presiding officer reviews the record. If the proceeding falls under the KAPA, the presiding officer issues an initial order, which becomes final thirty (30) days after service of the initial order unless reviewed by the Commissioner upon his own motion or upon petition by a party. If the hearing does not fall under the KAPA, the presiding officer recommends a course of action to the Commissioner in the form of a proposed order. When the Commissioner reaches a determination regarding the disposition of a case, a final order is drafted and issued to the respondent. The order that results from a hearing differs from a consent order in that

all of the allegations which are proven by the evidence at the hearing are then recorded as facts in the order and the penalty imposed by the order may be imposed without the consent of the respondent, if the conclusions of law so justify.

Agents Licensing and Revocation

K.S.A. 40-241 requires that the Commissioner be satisfied that the applicant for a Kansas insurance agent's license is of good business reputation and worthy of licensure. Not only must the applicant possess this requisite but, upon becoming licensed, the agent must continue to maintain a good business reputation. The basis for this requirement is the belief that individuals with sound business judgment can best protect the Kansas insuring public in its decisions regarding insurance protection.

Although the aforementioned statute does not contain provisions for hearings, the Department provides an applicant with an opportunity for a hearing if the applicant's application is denied. This allows an agent, who is the subject of an administrative hearing in the Department, to receive basic due process requirements such as those mentioned in the Hearing and Order Process portion of this report.

For those individuals who sought to obtain an insurance agent's license in 1987, twenty-five (25) hearings were called regarding license applications. The disposition of these cases permitted seventeen (17) of the individuals to take the examination and eight (8) applicants were denied permission.

Under K.S.A. 40-242, the Commissioner is authorized to revoke or suspend licenses of agents who are found to have obtained a license by fraud, or have misrepresented the policy terms to applicants, or have rebated a premium, or have misled applicants as to the nature or comparative advantage of a policy. Additionally, under this section, the Commissioner is allowed to revoke or suspend the licenses of agents in the event that such licenses are not in the best interest of the insurer or the insurable interests of the public.

Furthermore, disciplinary action may be taken against an agent for engaging in "any unfair method of competition or any unfair or deceptive act or practice in the business of insurance" under the Kansas Unfair Trade Practices Act (K.S.A. 40-2401, *et seq.*). K.S.A. 40-2407, the penalty provision of the Act, authorizes the Commissioner of Insurance to issue cease and desist orders, impose monetary

penalties, require public redress, or suspend or revoke the licenses of agents found to be in violation of the Unfair Trade Practices Act. Many of the violations contained in the Unfair Trade Practices Act are also violations of K.S.A. 40-242. Therefore, much of the disciplinary action taken by this Department against agents is pursuant to both K.S.A. 40-242 and K.S.A. 40-2407.

In 1987 a total of fifty-five (55) orders were issued against agents, including the agent application hearings. Thirty-five (35) of the orders were issued as a result of formal hearings and twenty (20) agents entered into consent orders for violations of K.S.A. 40-242 and/or K.S.A. 40-2401, *et seq.* Most disciplinary action taken by this Department involved violations of both K.S.A. 40-242 and the Unfair Trade Practices Act. As a result, the licenses of eighteen (18) agents were revoked; four (4) agents' licenses were suspended, one agent voluntarily surrendered his license, and ten (10) of the orders issued required agents to cease and desist from engaging in unfair or deceptive acts or practices in the business of insurance. Additionally, monetary penalties totalling $700 were imposed. Two orders required agents to make public redress.

Company Hearings

For violations of the Kansas Insurance Code, companies can be called for a hearing or waive a hearing and enter into a consent order. The various grounds for holding a hearing include rate filings, licensing, unfair trade practice violations, unauthorized transaction of insurance business, financial conditions, uniform policy provision violations, and Holding Companies Act violations. During 1987, thirty-two (32) orders were issued by the Department, either as a result of a formal hearing or a consent order. Administrative penalties of at least $29,000 were imposed against insurance companies in 1987.

Action was initiated against thirteen (13) companies due to concern regarding their financial stability. As a result, the certificates of authority of seven (7) companies were suspended. The Commissioner reinstated five (5) certificates of authority of insurance companies that were previously suspended. One company agreed to refrain from entering into certain transactions with regard to its property, assets, debt, or business unless prior written authority was received from the Commissioner.

Additionally, the Commissioner issued five (5) orders approving

the aquisition of a Kansas domestic insurer and one (1) order approving a merger involving a Kansas domestic insurer.

General Legal Opinions

Inquiries and complaints registered by private citizens comprise much of the Legal Division's correspondence. The legal staff is particularly concerned with the private citizen since it recognizes that individuals are sometimes at a disadvantage when dealing with an insurance company who possesses broader resources. For this reason, the Legal Division, along with the Consumer Assistance Division, corresponds with insurance companies on behalf of the individual in an effort to achieve a satisfactory resolution to disputes. Our authority in this area is statutorily limited to interpretation of the law and policy provisions, and thus, we are unable to intercede to decide factual questions which may be present in many complaints.

Health Care Stabilization Fund

Pursuant to K.S.A. 40-3401, *et seq.*, the Commissioner of Insurance is charged with administration of the Health Care Stabilization Fund, established by an act of the Legislature in July of 1976. The Fund is accumulated through a surcharge assessed on every premium dollar paid for medical malpractice insurance policies, and is liable to pay any amount of judgment against a qualified health care provider in excess of $200,000 (or in certain cases, the full amount of the judgment).

The Legal Division has the responsibility of monitoring, defending, and negotiating settlements in malpractice actions involving Kansas health care providers. Outside defense attorneys are appointed by the Department to represent the Fund in malpractice actions. In Fiscal Year 1987, the Fund paid out a total of $16,707,185.49, consisting of attorney fees, settlement and judgment payments, and other administrative expenses. Fund receipts for this fiscal year were $30,967,653.25.

Workers' Compensation Fund

The Legal Division of the Insurance Department administers the Workers' Compensation Fund in conjunction with the Kansas Workers' Compensation Act, K.S.A. 44-501, *et seq.* Representatives of the Legal Division are charged with the responsibility of controlling the receipts and disbursements from the fund established by the

Act. Attorneys throughout Kansas are appointed by the Department to represent and conserve the Fund. As of December 31, 1987, the Workers' Compensation Fund had a total of 3,045 active cases, an increase of 267 over last year.

Service of Process, Stock Permits, Proxies

Among its administrative duties, the Legal Division receives summonses on behalf of insurance companies admitted to transact the business of insurance in Kansas, issues stock permits and receives and approves proxy applications. Transactions of this nature during 1987 totaled 729 summonses and sixteen (16) stock permits.

FINANCIAL SURVEILLANCE DIVISION

The Financial Surveillance Division was created on July 1, 1974 to incorporate within one division the responsibilities for the financial examination of insurance companies, the admission of new companies to this state, and the surveillance of the financial condition of insurers operating in Kansas. Since that time as the personnel of the division changed, so did the responsibilities of the division. In that regard, the Financial Surveillance Division now considers its primary areas of responsibility to be: 1) the financial examination of insurance companies; 2) the surveillance of the financial condition of all insurers operating in Kansas; 3) the coordination of this Department's activities with the Kansas Insurance Guaranty Associations; and 4) the maintenance and administration of the filing and reporting requirements contained in the Kansas Insurance Holding Company Act.

In addition to its primary areas of responsibility, the Financial Surveillance Division has continued to work closely with the other divisions regarding market conduct examinations, the formation of new companies, the depositing of securities, and numerous other daily activities.

Financial Examination Function

This function consists primarily of conducting the financial examinations required by K.S.A. 40-222. In 1987 we were able to complete or at least commence an examination on 21 domestic insurance companies. In addition, we were able to participate on the examinations of 1 foreign insurance companies during 1987. During

1988, we will attempt to expand our examination staff by hiring one financial examiner. Expansion of our examination staff would allow us to once again participate on those out-of-state examinations which are of special interest to this Department.

This function of our division is labeled "Financial Examination Function" because it has historically focused principally on the financial condition of the insurance company being examined. However, occasionally our examiners are called upon to participate in what is known as a market conduct examination. We anticipate that our division will continue to perform certain Market Conduct functions during 1988.

The examination of the following domestic companies were started and completed during 1987.

Fire and Casualty Companies

Armed Forces Insurance Exchange
Central States Insurance Company
Cimarron Insurance Company
Consolidated Farmers Mutual Insurance Company, Inc.
Farmers Hail Insurance Company
McPherson Hail Insurance Company
Plains Insurance Company
Wheat Growers Mutual Hail Insurance Company
Wheat State Mutual Insurance Company

Life Companies

American Home Life Insurance Company
American Investors Life Insurance Company
Blue Cross and Blue Shield of Kansas, Inc.
Kansas Group Life Insurance Company

Health Maintenance Organizations and Other

Blue Cross and Blue Shield—State of Kansas Employees Group Health Insurance Plan
Kaiser Foundation Health Plan of Kansas City, Inc.
Medplan, Inc.

The examination of the following domestic companies and associations were in progress at December 31, 1987.

Alliance Life Insurance Company
Community National Assurance Company
Insured Titles, Inc.
Marysville Mutual Insurance Company
Pyramid Life Insurance Company
Victory Life Insurance Company

During 1987, Kansas examiners participated on the examinations of the following foreign companies and associations:

Great Southern Life Insurance Company

We continued our efforts during 1987 to keep the entire Department apprised of the activities of the examiners and of any unusual or troublesome discoveries made by them. This of course, also includes keeping the examiners apprised of any particular problems encountered by the personnel in the Topeka office with the companies they are examining. These activities are carried out as follows:

1. Prior to the beginning of an examination of domestic insurer, notice of the impending examination is sent to the Commissioner, certain other members of the Administrative Division, and each division supervisor soliciting their ideas relative to any particular matter to be aware of during the examination and offering to review any specific item they may desire.
2. When notice is received of an association examination, the same individuals identified in (1) above are notified and given the opportunity to have any particular item reviewed for them regardless of whether we will have an examiner participating.
3. At the conclusion of each examination of a domestic company, an examination report summary is prepared for each person identified in (1) above summarizing significant discoveries made during the examination and detailing the company's progress since the last examination. This report allows these individuals to obtain the benefit of the examination report without reading the entire report. A review of these summaries prior to the next examination allows us to easily recall these significant items to make sure that the examiners review any problem areas and note the progress made or corrective action initiated since the last examination.

The examination reports of all domestic companies are reviewed in detail by the Chief Examiner when they are completed and prior to being filed as public documents.

We continued during 1987 to maintain close contact with our field company examiners by telephone and utilizing a bi-weekly report form which the examiners use to denote the progress being made on each examination. We sent numerous items to our examiners in 1987 which either outlined standard procedures to be adopted for uniformity's sake or which were informational in character. We consider our examiners to be among the best informed of any in the country.

Scheduling of examinations is another function of this division and many factors must be taken into consideration in fulfilling this responsibility. Included among these factors is an attempt to refrain from sending an examiner to the same company two consecutive

times, the notification of the NAIC thirty days in advance of an association examination of a Kansas company, the obtaining of jobs outside Kansas for those examiners eligible to participate when our schedule so permits or requires, the scheduling of Kansas examinations so that not more than one Junior Examiner is on any one job, our attempt to rotate those individuals doing out-of-state when possible, and our attempt to avoid having the same examiners work together for excessive periods of time.

During 1987, one new examiner was hired. Therefore, at December 31, 1987 we had a total of eight examiners. We are continuing our search for quality financial examiners.

Financial Surveillance Over Insurers

This function was one of the primary reasons for this division being formed and several procedures are now employed in carrying out this responsibility. The primary responsibility lies in detecting as early as possible those companies in financial difficulty or that are in potential financial difficulty in order that appropriate action may be taken to protect Kansas policyholders.

The financial analysts have available to them the Insurance Regulatory Informational System (IRIS) tests of the NAIC. These test results are reviewed by a team of financial examiners at the NAIC level to determine if the results justify targeted or immediate regulatory attention. Those Kansas companies which are designated as needing targeted or immediate regulatory attention are given priority attention by our in-house staff. Then, the Kansas companies with results outside the usual range are reviewed followed by those foreign companies with unusual results. We attempt to keep all interested Department personnel advised of any significant discoveries or other items in which they have an interest.

Another important phase of our surveillance involves the Annual Statement review which begins on or around March 1st each year. To facilitate this review, we being in several field examiners to conduct an in-depth review of the Annual Statement of each Kansas domestic company and of as many foreign companies as time and resources allow. Certain companies, including some Kansas companies, are required to submit quarterly financial statement which are also used in maintaining our surveillance over the companies. At year end 1987, quarterly statements were being furnished by 28 Kansas companies and by 267 foreign companies. In addition, the

examination report of each company admitted to Kansas is reviewed as it is received in an attempt to obtain as complete an understanding of the company and its operations as possible. These reports are normally available once every three or four years for each company.

Holding Company Function

The Kansas Insurance Holding Companies Act became effective January 1, 1975. Since then this division has spent a considerable amount of time working on holding company transactions that affect our domestic insurers. We have not until recently, however, been involved or responsible for the registration statements required by the Holding Companies Act. In early 1987 those files, as well as the responsibility for them, were transferred to this division from the legal division.

Other Activities

1. We worked closely with both Guaranty Associations during 1987 relative to several problem companies. We continued the practice of advising the appropriate association of any formal action initiated against a company and kept that association advised of all subsequent developments. We also were in attendance at most of the meetings held by the associations and answered numerous telephone inquiries and letters relative to the financial status of the companies licensed in Kansas.
2. We continued to encourage our examiners and Topeka office personnel to participate in educational courses. As a result, during 1987, 5 of our employees were enrolled in educational courses.
3. We continued to review the operation of Kansas companies with foreign ownership to determine if the foreign owners, in fact, guided the day-to-day operation of the Kansas companies hereby subjecting the Kansas companies to a premium tax rate applicable to foreign companies.
4. We have continued to work closely with the Securities Vault in an attempt to make sure every company has and maintains a deposit at least equal to that required by statute.

RESEARCH AND PLANNING DIVISION

The Research and Planning Division has five primary areas of responsibility which are:

1. To provide research and planning assistance to the Commissioner and other staff members.
2. To coordinate the market conduct activities of the Department.
3. To authorize to do business in Kansas those insurance companies, automobile clubs, and premium finance companies meeting the requirements of the statutes.
4. To maintain jointly with the State Treasurer securities deposited by insurance companies.
5. To assist the Financial Surveillance Division in carrying out certain responsibilities with regard to mergers, acquisitions, hearings and examinations.

A description of the 1987 activities of the Admissions Section of the Research & Planning Division follows:

An admission review entails an extremely detailed process which incorporates a technical review of items purporting to satisfy our statutory requirements as well as a detailed study of a company's history, organizational structure, financial condition, personnel, proposed plan of operation in this state, and related items. The admission process can be summarized as one which attempts to obtain as much knowledge as possible about a company from information available to us without actually physically examining the company. Those individuals actually assuming the ultimate responsibility within this division for admission files perform their review functions knowing that they must be prepared to explain the entire operation of the company and justify its admission to other individuals involved in the final review process.

Associated with the admission responsibility is the duty to take care of the necessary technical details when foreign and domestic companies change their name, merge or redomesticate. This work is often similar to the actual admission work. The Admissions Section has also been delegated the responsibility to make sure admitted foreign insurance companies remain in compliance with our retaliatory deposit requirement.

We make a preliminary review of the financial statement and other pertinent data of each company seeking admission as soon as possible after it is received in order to determine whether the company can be considered for admission. This assists us in maintaining a minimum number of files to be processed and facilitates control over the files. The Admissions Coordinator continued during 1987 to personally follow the progress of each aspect of the admission files through other divisions in order to see that work was being kept current.

The Admissions Section received one less application for admission in 1987 than it received in 1986. There was a slight decrease in the number of companies admitted in 1987 compared to 1986. However, there were still more companies admitted in 1987 than were admitted in either 1984 or 1985. Fewer applications for admission were withdrawn in 1987 than were withdrawn in 1986. There was a slight increase

in the number of applications pending in 1987 compared to 1986. However, it should be pointed out that 7 applications were received in the month of December. The applications for admission of 5 other companies were pending at year-end because we had not yet received the final admission fees and/or retaliatory deposits which had been requested. Several other companies were near the end of the admission process at December 31, 1987.

There was a slight increase in the number of corporate changes effected during 1987 compared to 1986. Most of the corporate changes involved name changes of companies admitted to Kansas. We streamlined our procedure for effecting name changes a few years ago so that we can process name changes in a more timely manner. Although there was a slight increase in the number of corporate changes pending at the end of 1987 compared to 1986, it should be noted that many of these corporate changes are not scheduled to become effective in the domiciliary states until some time in 1988.

Companies are subject to a formalized set of requirements and procedures during an admission review. Each company has unique characteristics. More time is spent processing some applications than others due to problems discovered during the admission review, delayed responses by companies when additional information is requested, and various other difficulties.

We continually evaluate our operation to determine whether we can improve our procedures for processing applications for admission and corporate changes. One of the primary goals of the Admissions Section is to make our operation as effective and efficient as possible. The Admissions Section is taking, and will continue to take, the necessary steps in order to achieve this goal.

A reconciliation of the admission applications pending at December 31, 1986 to those pending at December 31, 1987 follows:

	Fire & Casualty Companies	Life Companies	Auto Clubs and Premium Finance Cos.	TOTAL
Applications Pending 12/31/86 ...	35	31	3	69
Add:				
Applications Received *	37	30	4	71
Subtotal	72	61	7	140
Subtract:				
Applications Withdrawn *	8	1	0	9
Companies Admitted *	28	23	3	54
Applications Pending 12/31/87 ...	36	37	4	77

—COMPARISON—

	1984	1985	1986	1987
Admissions:				
Applications Received *	55	68	72	71
Withdrawn *	34	20	20	9
Admitted *	49	43	63	54
Pending (12/31)	75	80	69	77

Corporate Changes: (i.e., name changes, redomestications, corporate reorganizations)				
Effected	20	40	51	53
Cancelled	9	5	8	6
Not Approved	1	0	0	0
Pending	20	23	22	26

* Includes companies involved in redomestications and corporate reorganizations.

The Following Companies and Associations Were Admitted Between January 1, 1987 and December 31, 1987

NAME	DATE
Acceleration National Insurance Company Dublin, Ohio	August 24, 1987
Allstate Property and Casualty Insurance Company Northbrook, Illinois	July 7, 1987
American General Life Insurance Company Houston, Texas	September 30, 1987
American Pioneer Life Insurance Company Orlando, Florida	October 27, 1987
Amwest Surety Insurance Company Woodland Hills, California	November 25, 1987
Ansvar America Insurance Company Rolling Meadows, Illinois	July 9, 1987
Avalon Finance Company, Inc. Overland Park, Kansas	May 28, 1987
Bond Investors Guaranty Insurance Company New York, New York	April 2, 1987
The Cincinnati Life Insurance Company Fairfield, Ohio	December 23, 1987
Columbia General Life Insurance Company Indianapolis, Indiana	July 28, 1987
Columbia Mutual Casualty Insurance Company Columbia, Missouri	February 13, 1987
Columbus Life Insurance Company Columbus, Ohio	December 23, 1987
Columbus Security Life Insurance Company Columbus, Ohio	December 29, 1987
Commercial Risk Underwriters Insurance Company Omaha, Nebraska	August 27, 1987
Commercial Travelers Mutual Insurance Company Utica, New York	August 11, 1987
Commonwealth General Insurance Company Kansas City, Missouri	October 27, 1987
Commonwealth Life Insurance Company Louisville, Kentucky	August 4, 1987

Continental Life Insurance Company
Fort Worth, Texas ..... November 20, 1987

Country Casualty Insurance Company
Bloomington, Illinois ..... May 28, 1987

Delta Service Plans Insurance Company
San Francisco, California ..... April 6, 1987

Dryden Guaranty Insurance Company
Phoenix, Arizona ..... February 12, 1987

Federated Service Insurance Company
Owatonna, Minnesota ..... June 23, 1987

Financial Security Assurance, Inc.
New York, New York ..... December 30, 1987

First Marine Insurance Company
Osage Beach, Missouri ..... April 7, 1987

Frontier Life Insurance Company of America, Inc.
Jefferson, Missouri ..... March 23, 1987

Frontier National Life Insurance Company
Cleveland, Ohio ..... October 27, 1987

GNA Life Insurance Company
Seattle, Washington ..... June 3, 1987

General Electric Mortgage Reinsurance Corporation
Tampa, Florida ..... April 2, 1987

General Fidelity Insurance Company
San Diego, California ..... June 29, 1987

Hartford Casualty Insurance Company
Indianapolis, Indiana ..... July 1, 1987

Health and Life Insurance Company of America
Denver, Colorado ..... October 22, 1987

Heart of America Fire and Casualty Company
Kansas City, Missouri ..... October 26, 1987

IdeaLife Insurance Company
Wilmington, Delaware ..... December 29, 1987

Middle Atlantic Life Insurance Company
Wayne, Pennsylvania ..... March 24, 1987

Monitor Life Insurance Company of New York
Utica, New York ..... August 11, 1987

National Continental Insurance Company
Melville, New York ..... June 23, 1987

National Group Life Insurance Company
Chicago, Illinois ..... October 22, 1987

National Insurance Association
Indianapolis, Indiana ..... September 2, 1987

Old Western Life Insurance Company
Columbia, Missouri ..... December 29, 1987

Penn Casualty Insurance Company
Santa Monica, California ..... November 23, 1987

Preferred Abstainers Insurance Company
West Des Moines, Iowa ..... August 27, 1987

Professional Mutual Insurance Company Risk Retention Group
Kansas City, Missouri ..... July 9, 1987

Shell Motorist Club, Inc.
Indianapolis, Indiana ..... October 23, 1987

Signature Life Insurance Company of America
Schaumburg, Illinois ..... May 15, 1987

Southern Home Insurance Company
Greer, North Carolina ..... December 29, 1987

Traders Insurance Company
Kansas City, Missouri ..... December 16, 1987

Triad Life Insurance Corporation
Winston-Salem, North Carolina ..... December 15, 1987

Twin City Fire Insurance Company
Indianapolis, Indiana ..... July 1, 1987

UniCare Insurance Company
Irvine, California ..... May 5, 1987

Universal Assurors Life Insurance Company
Omaha, Nebraska ..... March 26, 1987

Universal of Omaha Casualty Insurance Company
Omaha, Nebraska ..... March 30, 1987

Voyager Guaranty Insurance Company
Jacksonville, Florida ..... August 25, 1987

West Coast Life Insurance Company
San Francisco, California ..... April 6, 1987

Whirlpool Leasing Services, Inc. Insurance Finance Division
Livonia, Michigan ..... August 6, 1987

The Following Mergers And Redomestications Were Effected And/Or Processed In Kansas Between January 1, 1987 And December 31, 1987

American-Amicable Life Insurance Company, Waco, Texas, merged with and into American General Life Insurance Company, Houston, Texas, on September 30, 1987.

Banner Life Insurance Company, Washington, DC, redomesticated from the District of Columbia to Rockville, Maryland on December 29, 1986. The redomestication is considered effective on that date in Kansas even though the file was processed in 1987. The company redomesticated without effecting a merger.

Central Plains Insurance Company, Inc., Hutchinson, Kansas, redomesticated from Kansas to California. The redomestication was effected through the merger of Central Plains Insurance Company, Inc., with and into General Fidelity Insurance Company, San Diego, California, on July 1, 1987.

Columbia National Life Insurance Company, Columbus, Ohio, merged with and into Protective Life Insurance Company, Birmingham, Alabama, on July 1, 1987.

GNA Life Insurance Company, Oklahoma City, Oklahoma, redomesticated from Oklahoma to Washington as a result of a merger with and into GNA Life Insurance Company of Washington, Seattle, Washington. The surviving company changed its name to GNA Life Insurance Company simultaneously with the merger on January 1, 1987. It was effective in Kansas on June 3, 1987.

Hartford Casualty Insurance Company, Rockaway, New Jersey, redomesticated from New Jersey to Indiana by merging with and into Hartford Casualty Insurance Company of Indiana, Indianapolis, Indiana. The surviving company changed its name to Hartford Casualty Insurance Company simultaneously with the merger on July 1, 1987.

Millers General Insurance Company, Maryland Heights, Missouri, redomesticated from Missouri to Alton, Illinois on January 1, 1987. The redomestication is considered effective on that date in Kansas. The company redomesticated without effecting a merger.

National Farmers Union Property and Casualty Company, Salt Lake City, Utah, redomesticated to Colorado by merging with and into New Casualty Insurance Company, Denver, Colorado. The surviving company changed its name to National Farmers Union Property and Casualty Company simultaneously with the merger on December 31, 1986. The redomestication is considered effective on that date in Kansas even though the file was processed in 1987.

Providence Life Insurance Company, Providence, Rhode Island, merged with and into Integrated Resources Life Insurance Company, West Des Moines, Iowa, on December 31, 1987.

Prudential Property and Casualty Insurance Company, Holmdel, New Jersey, redomesticated from New Jersey to Indiana on January 1, 1987. The redomestication took place without effecting a merger. It was effective in Kansas on April 9, 1987.

Twin City Fire Insurance Company, Minneapolis, Minnesota, redomesticated from Minnesota to Indiana by merging with and into Twin City Fire Insurance Company of Indiana, Indianapolis, Indiana. The surviving company changed its name to Twin City Fire Insurance Company simultaneously with the merger on July 1, 1987.

The Following Changes Of Corporate Title Were Effected In Kansas Between January 1, 1987 And December 31, 1987

Aetna Fire Underwriters Insurance Company, Hartford, Connecticut, changed its name to CIGNA Fire Underwriters Insurance Company on December 31, 1987.

Aetna Insurance Company, Hartford, Connecticut, changed its name to CIGNA Property and Casualty Insurance Company on December 31, 1987.

Aetna Reinsurance Company, Hartford, Connecticut, changed its name to Century Reinsurance Company on June 30, 1987. It was effective in Kansas on July 29, 1987.

Arkwright-Boston Insurance Company, Waltham, Massachusetts, changed its name to Arkwright Insurance Company on March 19, 1987. It was effective in Kansas on May 28, 1987.

Arkwright-Boston Manufacturers Mutual Insurance Company, Waltham, Massachusetts, changed its name to Arkwright Mutual Insurance Company on March 19, 1987. It was effective in Kasnas on May 29, 1987.

Commonwealth Mortgage Assurance Company of Maryland, Towson, Maryland, changed its name to Prudential Mortgage Insurance Company on April 30, 1987. It was effective in Kansas on August 7, 1987.

Croatian Cathloic Union of USA, Hobart, Indiana, changed its name to Croatian Catholic Union of USA and Canada on December 1, 1986. It was effective in Kansas on April 16, 1987.

Cumberland Life Insurance Company, Nashville, Tennessee, changed its name to Associates Financial Life Insurance Company on January 1, 1987.

E. F. Hutton Life Insurance Company, LaJolla, California, changed its name to First Capital Life Insurance Company on October 1, 1987.

Eagle Star Insurance Company of America, New York, New York, changed its name to Seneca Insurance Company, Inc. on April 8, 1987. It was effective in Kansas on May 26, 1987.

Ennia Reinsurance Company of America, New York, New York, changed its name to Aegon Reinsurance Company of America on January 1, 1987. It was effective in Kansas on March 16, 1987.

Financial Assurance, Inc., Golden, Colorado, changed its name to Universal Security Assurance Life Insurance Company on September 2, 1987. It was effective in Kansas on October 13, 1987.

Fireman's Fund Employers Insurance Company, De Pere, Wisconsin, changed its name to Employers Health Insurance Company on December 19, 1986. It was effective in Kansas on January 14, 1987.

First American Title Insurance Company of Mid-America, Clayton, Missouri, changed its name to First American Title Insurance Company of the Mid-West on July 1, 1987. It was effective in Kansas on August 7, 1987.

First United Life Insurance Company, Gary, Indiana, changed its name to Central Benefits National Life Insurance Company on May 12, 1987. It was effective in Kansas on November 24, 1987.

Galaxy Reinsurance Company, New York, New York, changed its name to Galaxy Insurance Company on February 17, 1987. It was effective in Kansas on October 16, 1987.

Great Southwest Fire Insurance Company, Scottsdale, Arizona, changed its name to Vanliner Insurance Company on September 22, 1986. It was effective in Kansas on February 20, 1987.

Health Care Plus, Inc., Wichita, Kansas, changed its name to EQUICOR Health Plan, Inc. on March 1, 1987.

Home and Automobile Insurance Company, Chicago, Illinois, changed its name to National Liability and Fire Insurance Company on July 2, 1987. It was effective in Kansas on November 16, 1987.

The Home Reinsurance Company, Manchester, New Hampshire, changed its name to US International Reinsurance Company on January 30, 1987. It was effective in Kansas on April 30, 1987.

INA Reinsurance Company, Wilmington, Delaware, changed its name to CIGNA Reinsurance Company on June 30, 1987. It was effective in Kansas on August 7, 1987.

JTX Travel Club, Inc., Dallas, Texas, changed its name to CIGNA Road and Travel Club, Inc. on August 18, 1986. It was effective in Kansas on August 4, 1987.

Life Insurance Company of Kansas, Inc., Wichita, Kansas, changed its name to National Life Insurance Company of Kansas on January 26, 1987.

Lomas Financial Security Insurance Company, Phoenix, Arizona, changed its name to Diamond Benefits Life Insurance Company on August 6, 1986. It was effective in Kansas on March 12, 1987.

Mid-America Investors Life Assurance Company, Bloomington, Illinois, changed its name to Country Investors Life Assurance Company on March 16, 1987. It was effective in Kansas on March 25, 1987.

Mid-America Preferred Insurance Company, Kansas City, Missouri, changed its name to Country Preferred Insurance Company on March 16, 1987. It was effective in Kansas on March 24, 1987.

National Excess Insurance Company, Laguna Hills, California, changed its named to Premier Alliance Insurance Company on March 17, 1987. It was effective in Kansas on November 20, 1987.

Northwestern Retirement Insurance and Annuity Company, Milwaukee, Wisconsin, changed its name to First Transcontinental Life Insurance Corporation on November 10, 1986. It was effective in Kansas on March 17, 1987.

Provident Alliance Life Insurance Company, Irvine, California, changed its name to Balboa Life Insurance Company on July 20, 1987. It was effective in Kansas on November 13, 1987.

Providentmutual Variable Life Insurance Company, Philadelphia, Pennsylvania, changed its name to Fidelity Investments Life Insurance Company on August 4, 1987. It was effective in Kansas on October 9, 1987.

Queen City Indemnity Company, Fairfield, Ohio, changed its name to Cincinnati Casualty Company on March 17, 1987. It was effective in Kansas on May 5, 1987.

Scor Re Life Insurance Company, Irving, Texas, changed its name to Optimum Re Insurance Company on May 6, 1987. It was effective in Kansas on December 17, 1987.

Security Nebraska Life Insurance Company, Lincoln, Nebraska, changed its name to Pathmark Assurance Company on June 23, 1987. It ws effective in Kansas on August 4, 1987.

Thico Plan, Inc., Edison, New Jersey, changed its name to Imperial Premium Finance, Inc. on June 30, 1986. It was effective in Kansas on March 3, 1987.

Wheat States Insurance Company, Los Angeles, California, changed its name to Sierra Health and Life Insurance Company, Inc. on December 31, 1986. It was effective in Kansas on April 17, 1987.

The Following Miscellaneous Corporate Changes Were Effected And/Or Processed In Kansas Between January 1, 1987 And December 31, 1987

American-Amicable Life Insurance Company of Texas, Waco, Texas, assumed the military life insurance business of American-Amicable Life Insurance Company, Waco, Texas, on December 31, 1986. The file was processed in 1987.

Atlas Mutual Insurance Company, Kansas City, Missouri, converted from a mutual to a stock company and changed its name to Atlas Insurance Company on December 31, 1986. It was effective in Kansas on February 12, 1987.

Heart of America Fire & Casualty Underwriters, Kansas City, Missouri, converted from a reciprocal to a stock company on December 1, 1986. This was done by having all of its business assumed by Heart of America Fire & Casualty Company, Kansas City, Missouri, which was admitted to Kansas on October 26, 1987.

A Description of the 1987 Activities of the Securities Section of the Research and Planning Division Follows:

The Securities Division is responsible for maintaining the securities placed on deposit by insurance companies. These securities are held jointly by the Commissioner of Insurance and the State Treasurer pursuant to Kansas Statutes.

As of December 31, 1987, a total of 196 insurance companies had $3,485,775,682.40 of securities on deposit with this division. This compares with December 31, 1986 when 198 companies had on deposit a total of $2,464,198,061.10. This difference represents an increase of $1,021,577,621.30 during calendar year of 1987. The total deposit increase of all companies during the past five years has amounted to $2,500,507,255.13.

During calendar year 1987, the Securities Division processed $2,161,415,307.04 in security deposits. During the same time period the division processed withdrawals in the amount of

$1,139,837,685.74. A little over 1% of the total amount of securities are negotiable securities. This amount is $35,279,000.00. This is a decrease of $11,365,500.00 from December 31, 1986.

In addition this division clipped and checked a total of 40,670 bond coupons in the amount of $2,664,284.63. This is a decrease of 8,769 from 1986 representing $730,703.06. The Securities Division also processed a total of 3,630 partial payments made on mortgages held on deposit for 16 companies.

At year end 1987 approximately 44⅓% of the total amount on deposit was in Joint Custody Receipts. A total of 31 insurance companies have nothing but Joint Custody Receipts on deposit. There are 51 insurance companies using the Joint Custody Receipts in making deposits now.

In addition, during 1987 the following activities occurred:

1. We sent requests to 45 insurance companies requesting that their custodial bank/banks send us a listing of Joint Custody Receipts held by them to verify our records and complete our audit.
2. During 1987 this division prepared 244 "Certifications of Securities on Deposit" for insurance companies, our auditors, and other state auditors.
3. The annual updating of the "Signature Authorization Cards" and "Identification of Entry" files was performed.
4. The examiners from the Insurance Department in conjunction with the employees of the State Treasurer's office completed their annual audit in March.
5. The annual inner office audit was completed in August.
6. The State Post Audit was completed in September.

Of the amount of securities on deposit at year end 1987, bonds accounted for 75½%, mortgages represented 21%, certificates of deposit represented 2%, stocks accounted for 1%, and real estate constituted ½%.

The following chart shows the classification of deposits for each company as of December 31, 1987.

SECURITIES DEPOSITED WITH INSURANCE COMMISSIONER AS REQUIRED BY LAW DECEMBER 31, 1987

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Alliance Insurance Company	2,313,000.00					2,313,000.00
Alliance Life Insurance Company	10,953,038.40	125,693.42	7,393,277.48	3,702,500.00		22,174,509.30
Allianz Insurance Company	40,000.00					40,000.00
Allied Fidelity Insurance Company	75,000.00					75,000.00
Allstate Indemnity Company	110,000.00					110,000.00
American Agency Life Ins. Co.	35,000.00					35,000.00
American Alliance Insurance Company	20,000.00					20,000.00
American Bankers Insurance Company of Florida	1,000,000.00					1,000,000.00
American Bankers Life Assurance Co. of Fla.	600,000.00					600,000.00
American Economy Insurance Company	100,000.00					100,000.00
American Family Life Assur. Co. of Columbus	35,000.00					35,000.00
American Fidelity Fire Insurance Company	50,000.00					50,000.00
American Foundation Life Insurance Company	600,000.00					600,000.00
American Founders Life Insurance Company	8,998,000.00					8,998,000.00
American Home Life Insurance Company	18,106,197.63	752,639.05	13,237,730.81		1,432,370.00	33,528,937.49
American Investors Life Insurance Company	583,250,695.35	11,973,568.79	1,674,634.85			596,898,898.99
American National Insurance Company	1,000,000.00					1,000,000.00
American Preferred Insurance Company	100,000.00					100,000.00
American Professionals Insurance Company	50,000.00					50,000.00
American Security Insurance Company	45,000.00					45,000.00
American Standard Life & Accident Company				100,000.00		100,000.00
American States Insurance Company	100,000.00					100,000.00
American Trustee Life Corporation				10,000.00		10,000.00
American Woodmen's Life Insurance Company	1,405,000.00					1,405,000.00
Argonaut Insurance Company	5,400,000.00					5,400,000.00
Arkwright Insurance Company	100,000.00					100,000.00
Armed Forces Insurance Exchange	2,144,000.00					2,144,000.00
Associated Indemnity Corporation	50,000.00					50,000.00
Atlanta Life Insurance Company	30,000.00					30,000.00
Atlas Insurance Company				50,000.00		50,000.00
Automobile Club of Kansas				50,000.00		50,000.00
Balboa Insurance Company	25,000.00					25,000.00

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Beneficial Standard Life Insurance Company	20,000.00					20,000.00
Bradford National Life Insurance Company	100,000.00					100,000.00
Bremen Farmers Mutual Insurance Company	100,000.00					100,000.00
Business Men's Assurance Company of America	1,782,000.00					1,782,000.00
California Compensation & Fire Company	250,000.00					250,000.00
California Pacific Life Insurance Company				40,000.00		40,000.00
Centennial Life Insurance Company	2,524,000.00					2,524,000.00
Central States Insurance Company	507,000.00					507,000.00
Central United Life Insurance Company	8,844,000.00	229,960.75				9,073,960.75
Chicago Title Insurance Company	60,000.00					60,000.00
CIGNA Healthplan of Kansas City, Inc.				10,000.00		10,000.00
Cimarron Insurance Company	1,800,000.00					1,800,000.00
Cimarron Life Insurance Company			1,810,676.03	1,000,000.00		2,810,676.03
Columbian National Title Insurance Company				300,000.00		300,000.00
Commercial Standard Insurance Company	200,000.00					200,000.00
Community National Assurance Company	1,500,000.00					1,500,000.00
Companion Life Insurance Company				25,000.00		25,000.00
Consolidated Farmers Mutual Insurance Company				200,000.00		200,000.00
Continental Western Life Insurance Company	200,000.00					200,000.00
Contractors Bonding & Insurance Company	200,000.00					200,000.00
Credit Life Insurance Company	500,000.00					500,000.00
Durham Life Insurance Company	150,000.00					150,000.00
Employers National Insurance Company	50,000.00					50,000.00
Employers Reassurance Corporation	401,178,000.00					401,178,000.00
Enterprise Insurance Company	50,000.00					50,000.00
EQUICOR Healthplan, Inc.				20,000.00		20,000.00
Equitable Life Insurance Company of Iowa	100,000.00					100,000.00
Fairmont Insurance Company				25,000.00		25,000.00
Family Health Plan Corporation				10,000.00		10,000.00
Farm Bureau Mutual Insurance Company, Inc.	1,290,000.00					1,290,000.00
Farmers Alliance Mutual Insurance Company	1,860,000.00					1,860,000.00
Farmers Insurance Company	1,360,000.00					1,360,000.00
Farmers Insurance Exchange	4,660,000.00					4,660,000.00
Farmers & Merchants Insurance Company	400,000.00					400,000.00
Farmers Mutual Insurance Company of Barton County	100,000.00					100,000.00
Fire Insurance Exchange	485,000.00					485,000.00
Fireman's Fund Insurance Company	4,600,000.00					4,600,000.00
First American Title Insurance Co. of the Mid-West	100,000.00					100,000.00

AGENTS AND BROKERS DIVISION

This division is responsible for supervision and control over examination and qualification of agents and brokers, issuance of licenses, certification of agents by insurers, administration of agents' minimum education requirements, maintenance of agents and brokers licensing records, and administration of the laws relative to these functions.

During 1987, this division administered 9,270 examinations at various locations across the state including Topeka, Kansas City, Wichita, Dodge City, and Hays, resulting in the licensure of 6,507 new agents. In addition, the division licensed 404 motor club agents, 314 excess lines agents, and 503 brokers and processed 3,319 nonresident licenses on a retaliatory basis. This activity resulted in the collection of $1,483,257 in licensing fees and $308,600 in examination fees.

Certifications Issued	Year	Certifications Issued	Resident	Nonresident	Cancellations
January	1978	1,890	1,661	229	647
	1979	2,556	2,320	236	824
	1980	2,521	2,311	210	1,113
	1981	3,085	2,814	271	926
	1982	4,379	3,932	453	2,804
	1983	6,166	5,724	442	2,947
	1984	3,446	3,010	436	1,512
	1985	3,694	3,257	437	2,351
	1986	3,758	3,256	502	3,165
	1987	4,447	3,913	534	2,907
February	1978	1,159	1,055	104	818
	1979	1,992	1,768	224	739
	1980	2,130	1,858	272	908
	1981	2,804	2,486	318	850
	1982	3,067	2,707	360	1,125
	1983	3,289	2,890	399	2,148
	1984	3,416	2,879	537	2,063
	1985	3,737	3,282	455	2,033
	1986	4,232	3,718	514	2,652
	1987	4,367	3,889	478	3,415
March	1978	1,863	1,708	155	548
	1979	1,097	1,755	152	650
	1980	2,383	2,219	164	1,254
	1981	1,675	1,557	118	551
	1982	2,370	2,181	189	719
	1983	4,159	3,642	517	4,356
	1984	3,903	3,461	442	3,378
	1985	3,730	3,159	571	5,239
	1986	4,492	3,904	588	6,013
	1987	5,399	4,619	780	8,648
April	1978	2,621	2,329	292	120
	1979	1,216	1,070	146	52
	1980	1,198	1,106	92	24
	1981	1,450	1,321	129	58
	1982	1,708	1,554	154	204
	1983	3,521	3,063	458	6,700
	1984	3,512	3,013	499	7,050
	1985	4,198	3,608	590	10,255
	1986	4,298	3,629	669	10,712
	1987	4,847	4,078	769	10,968

Certificators Issued	Year	Certifications Issued	Resident	Nonresident	Cancellations
May	1978	104,203	95,510	8,693	1,444
	1979	116,653	107,045	9,608	376
	1980	113,535	102,971	10,564	704
	1981	132,441	120,989	11,452	0
	1982	148,479	136,754	11,725	110
	1983	171,002	156,661	14,341	870
	1984	188,535	171,065	17,470	1,361
	1985	193,658	174,185	19,473	2,582
	1986	195,950	175,242	20,708	2,188
	1987	203,238	180,558	22,680	2,263
June	1978	2,752	2,469	283	1,044
	1979	3,406	3,056	350	541
	1980	2,978	2,629	349	541
	1981	4,595	4,204	391	779
	1982	3,253	2,876	377	986
	1983	4,335	3,741	594	1,256
	1984	4,042	3,543	499	2,508
	1985	3,667	3,059	608	3,699
	1986	4,535	4,033	502	3,552
	1987	5,356	4,381	975	5,670
July	1978	1,771	1,552	219	678
	1979	2,100	1,903	197	1,065
	1980	2,432	2,103	329	929
	1981	4,266	3,887	379	2,839
	1982	4,701	4,114	587	1,535
	1983	3,566	3,037	529	1,159
	1984	4,245	3,627	618	4,232
	1985	3,705	3,051	654	2,701
	1986	6,650	5,646	1,004	3,294
	1987	6,812	5,796	1,016	5,603
August	1978	1,970	1,742	228	714
	1979	2,601	2,328	273	561
	1980	2,328	2,029	299	620
	1981	3,018	2,676	342	556
	1982	4,120	3,518	602	964
	1983	4,208	3,592	616	1,502
	1984	3,954	3,363	591	1,893
	1985	4,089	3,589	500	2,557
	1986	4,666	3,900	766	2,928
	1987	4,971	4,112	859	2,564
September	1978	1,764	1,538	226	630
	1979	2,169	1,945	224	157
	1980	2,592	2,273	319	1,074
	1981	3,757	3,331	426	1,077
	1982	4,032	3,461	571	1,083
	1983	3,573	2,959	614	1,109
	1984	3,164	2,652	512	1,854
	1985	3,714	3,094	620	1,879
	1986	4,631	4,000	631	2,601
	1987	4,464	3,638	826	2,309
October	1978	2,502	2,238	264	612
	1979	3,077	2,772	305	833
	1980	2,589	2,214	375	726
	1981	3,878	3,471	407	1,034
	1982	3,503	3,050	453	1,103
	1983	3,448	2,903	545	870
	1984	3,986	3,326	660	2,381
	1985	4,350	3,605	745	1,681
	1986	5,361	4,601	760	2,108
	1987	4,588	3,737	851	2,045
November	1978	1,612	1,429	183	670
	1979	1,486	1,300	180	505
	1980	2,681	2,465	216	853
	1981	2,874	2,562	312	66
	1982	2,631	2,207	425	1,424
	1983	3,133	2,634	499	804
	1984	3,595	3,104	491	1,827
	1985	4,587	4,137	450	1,624
	1986	3,932	3,460	472	2,057
	1987	4,106	3,435	673	1,914

Certifications Issued	Year	Certifications Issued	Resident	Nonresident	Cancellations
December	1978	1,595	1,438	157	472
	1979	2,655	2,346	309	650
	1980	2,523	2,172	351	702
	1981	2,864	2,467	397	2,137
	1982	3,503	3,050	453	1,567
	1983	2,938	2,550	388	930
	1984	2,690	2,224	466	1,865
	1985	3,522	3,036	486	2,595
	1986	4,388	3,676	712	2,527
	1987	4,280	3,435	845	2,612
Totals	1978	125,702	114,669	11,033	8,597
	1979	141,821	129,617	12,204	6,953
	1980	139,890	126,350	13,540	9,430
	1981	166,707	151,765	14,942	10,873
	1982	185,746	169,404	16,349	13,624
	1983	213,338	193,396	19,942	24,651
	1984	228,458	205,267	23,221	31,924
	1985	236,651	211,062	25,589	39,196
	1986	246,893	219,065	27,828	43,797
	1987	256,877	225,591	31,286	49,218

CONSUMER ASSISTANCE DIVISION

This Division's principal responsibility is the review of complaints and inquiries from Kansas consumers regarding insurance companies, insurance agents or the consumer's insurance coverage. In addition, the Division performs a number of education and information functions for the benefit of the general public. The Division's primary goals are to ensure Kansas consumers: (1) are fully advised concerning the facts surrounding their insurance complaints or insurance coverages; (2) understand how their insurance claims or insurance problems are handled; (3) receive prompt attention and equitable resolution of their insurance claims or problems.

Complaints and Inquiries

Most of the complaints and inquiries handled by this Division originate from correspondence from Kansas citizens. However, a large number of complaints and inquiries, relating to every facet of insurance, are also received from the public through telephone calls and personal visits to the office. In 1987, the Division received approximately 29 new complaint and inquiry letters per business day, approximately 316 telephone calls per day, an average of 12 office callers per day and an average of 100 WATS "Hot Line" calls per day. Since these complaints and inquiries involve a wide variety of insurance questions, the Division maintains a close working relationship with other divisions of the Department to ensure those divisions are aware of problems of interest to them. This relationship also allows the Consumer Representatives the opportunity to take

advantage of technical support available from those other divisions. The other divisions also coordinate consumer complaints and inquiries with this Division so that a proper record can be maintained of all consumer matters handled by the Department.

Wichita Branch Office

The Department maintains a branch office in Wichita to handle consumer matters brought to it by citizens from that area of the State. The Wichita Branch Office is a unit of this Division. In 1987 the Wichita Branch Office handled 994 consumer complaints in addition to meeting with 1,191 walk-in callers during the year. The Wichita Branch actively participates in consumer education activities and in cooperation with the Department's Agents' and Brokers' Division administers agent licensing examinations.

WATS "Hot Line"

Since its inception, the toll-free Consumer "Hot Line" has proven to be a valuable service. In 1987, the "Hot Line" received an average of 2,075 calls each month. Even though many of the calls require follow-up correspondence or action, the principle objective of the system is to conclude as many matters as possible, thus eliminating unnecessary delay and correspondence from both the consumer and this Division.

Field Representatives

The Consumer Assistance Division has two field representatives who assist the Agents' and Brokers' Division in giving agent's licensing examinations. In addition, the field representatives travel throughout the state, when needed, investigating complaints. This includes taking statements from citizens who have complained about misrepresentation by agents or companies, overselling by agents, fraudulent acts by an agent and other misfeasances. Whenever severe storm, flood or fire damage occurs in a community, the Commissioner dispatches field representatives to survey the damage to determine the extent of the damage, type of damage, area covered, and the approximate number of people affected. From these surveys, it can be determined whether the insurance industry will have sufficient claims adjusters in the area to handle the losses. The representatives also act in coordination with federal and other state disaster relief personnel to ensure all appropriate steps are taken to alleviate hard-

ships, and return citizens, as much as possible, to their prior disaster condition.

Consumer Education

This Division provides a variety of educational programs for citizens of this state, ranging from informal talks with school groups to formal presentations to senior citizen groups.

Senior Citizen Forums

In 1987, the Division conducted 17 Senior Citizen Forums throughout the State. At each forum, individuals from Blue Cross and Blue Shield of Kansas, who administer the Medicare program in Kansas for the federal government, first explain the benefits provided by Medicare. Division representatives, through a slide presentation and question and answer sessions, explain the benefits customarily available through Medicare Supplement, nursing home and cancer policies, with particular attention paid to what these policies do and do not cover. At each forum, the Division also provides a packet of brochures to each participant. Attendance and interest in the forums has been substantial from their inception and appear to be increasing.

Other Forums, Talks and Speeches

In addition to the Senior Citizen Forums, the Division offers forums on automobile insurance and on homeowners insurance. The Department also provides speakers from within the Division for talks, speeches and seminars given to civic groups, elementary and high schools, colleges, insurance industry groups and senior citizen groups. The Division has also supplied, for publication, articles for senior citizen groups and other organizations. The talks and articles generally relate to insurance problems encountered by the group being addressed (*e.g.*, auto insurance problems discussed with high school driver's education classes, and articles or speeches on Medicare and Medicare Supplement policies to senior citizen groups). In 1987 the Division conducted 102 speeches throughout the State on insurance issues. The Division also held 17 educational meetings throughout the State in 1987 relating to Health Maintenance Organizations.

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
First General Insurance Company	90,000.00					90,000.00
First of Georgia Insurance Company	40,000.00					40,000.00
Franklin Life Insurance Company	2,000,000.00					2,000,000.00
Fremont Insurance Company	50,000.00					50,000.00
General Electric Mortgage Insurance Corp. of NC	60,000.00					60,000.00
General Electric Residential Mtg. Reinsurance Corp.				25,000.00		25,000.00
General Reinsurance Corporation	35,000.00					35,000.00
Georgia International Life Insurance Co.	35,000.00					35,000.00
Great American Life Insurance Company	9,269,826.98	218,758.00	1,027,515.69			10,516,100.67
Great Plains Mutual Insurance Co., Inc.	612,000.00					612,000.00
Great-West Life & Annuity Insurance Company	215,421,659.44		495,370,340.48	40,000,000.00	7,134,030.00	757,926,029.92
Guarantee Insurance Company	50,000.00					50,000.00
Harbor Insurance Company	50,000.00					50,000.00
Hartford Insurance Company of the Midwest	75,000.00					75,000.00
Health Plan of Mid-America, Inc.				10,000.00		10,000.00
Heart of America Fire & Casualty Company	60,000.00					60,000.00
Home State Life Insurance Company	39,873.68	17,375.00	2,870,408.50	2,340,000.00	500,000.00	5,767,657.18
Houston General Insurance Company	50,000.00					50,000.00
Humana Health Plan of Kansas, Inc.				10,000.00		10,000.00
Industrial Indemnity Company	720,000.00					720,000.00
Insurance Company of the Prairie States				110,000.00		110,000.00
Insured Titles, Inc.				250,000.00		250,000.00
Integon Indemnity Corporation	60,000.00			25,000.00		85,000.00
International Indemnity Company				75,000.00		75,000.00
Investors Guaranty Life Insurance Company	20,000.00					20,000.00
Jefferson-Pilot Pension Life Insurance Company	200,000.00					200,000.00
John Hancock Variable Life Insurance Company	100,000.00					100,000.00
KFB Insurance Company, Inc.	940,000.00					940,000.00
Kansas Bankers Surety Company	645,000.00					645,000.00
Kansas City HMO, Inc.				10,000.00		10,000.00
Kansas Farm Bureau Life Insurance Company	135,426,561.67	2,285,910.37	13,091,922.81	1,000,000.00		151,804,394.85
Kansas Fire & Casualty Company	1,200,000.00					1,200,000.00
Kansas Group Life Insurance Company	650,000.00					650,000.00
Kansas Mutual Insurance Company	734,000.00					734,000.00
Kennesaw Life & Accident Insurance Company				25,000.00		25,000.00

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Legion Insurance Company	25,000.00					25,000.00
Liberty Insurance Corporation	30,000.00					30,000.00
Lincoln National Life Insurance Company	300,000.00					300,000.00
Manhattan Mutual Life Insurance Company	8,112,581.57	359,631.17	7,949,665.12		133,047.00	16,554,924.86
Marysville Mutual Insurance Company	930,000.00					930,000.00
McPherson Hail Insurance Company	60,000.00					60,000.00
Medplan, Inc.				10,000.00		10,000.00
Mid-Century Insurance Company	80,000.00					80,000.00
Mid-Continent Casualty Company	300,000.00					300,000.00
Mid-South Insurance Company	100,000.00					100,000.00
Minnesota Protective Life Insurance Company	6,019,000.00	121,415.25		50,000.00		6,190,415.25
Mission American Insurance Company	310,000.00					310,000.00
Mission Insurance Company	40,000.00					40,000.00
Mission National Insurance Company	50,000.00					50,000.00
Munich American Reassurance Company	35,000.00					35,000.00
National Benefit Life Insurance Company	700,000.00					700,000.00
National Life Insurance Company of Kansas	200,000.00		797,538.69	1,500,000.00		2,497,538.69
National Reserve Life Insurance Company	38,700,446.02	7,967,919.25				46,668,365.27
National Western Life Insurance Company	4,550,000.00					4,550,000.00
Nationwide Agribusiness Insurance Company	550,000.00					550,000.00
Northwestern Pacific Indemnity Company	215,000.00					215,000.00
Occidental Fire & Casualty Company of NC	100,000.00					100,000.00
Oklahoma Surety Company	300,000.00					300,000.00
Old United Life Insurance Company				850,000.00		850,000.00
Omaha Property & Casualty Insurance Company	40,000.00					40,000.00
Ozark National Life Insurance Company	10,241,000.00		520,086.95			10,761,086.95
Pacific Indemnity Company	300,000.00					300,000.00
Pacific Marine Insurance Company	200,000.00					200,000.00
Patrons Mutual Insurance Association	568,000.00	61,000.00				629,000.00
Physicians Health Plan of Kansas, Inc.				10,000.00		10,000.00
Pioneer National Life Insurance Company	2,920,889.15	153,350.00	417,765.03			3,492,004.18
Plains Insurance Company	1,900,000.00					1,900,000.00
Premier Alliance Insurance Company	30,000.00					30,000.00
Prime Health Kansas City, Inc., d/b/a/ Prime Health				25,000.00		25,000.00
Professional Investors Life Insurance Company	862,840.00					862,840.00

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Professional Mutual Insurance Company	200,000.00			50,000.00		250,000.00
Protective Life Insurance Company	6,145,000.00	500,000.00				6,645,000.00
Providers Insurance Company	1,125,000.00					1,125,000.00
Pyramid Life Insurance Company	28,960,000.00					28,960,000.00
Reliance Standard Life Insurance Company	160,000.00					160,000.00
Republic Mortgage Insurance Company	50,000.00					50,000.00
Republic National Life Insurance Company	200,000.00					200,000.00
Reserve Life Insurance Company	1,125,000.00					1,125,000.00
Rockwood Insurance Company				250,000.00		250,000.00
Roosevelt National Life Insurance Co. of America	845,000.00					845,000.00
SAFECO Title Insurance Company of Oregon	500,000.00					500,000.00
San Francisco Reinsurance Company	95,000.00					95,000.00
Scor Reinsurance Company	60,000.00					60,000.00
Security Benefit Life Insurance Company	946,463,409.85	19,947,459.00	161,547,903.07		10,477,039.00	1,138,435,810.92
Security General Life Insurance Company	300,000.00					300,000.00
Security Trust Life Insurance Company				25,000.00		25,000.00
Sentry Investors Life Insurance Company	200,000.00					200,000.00
Southern Insurance Company	20,000.00					20,000.00
Southern Life Insurance Company	150,000.00					150,000.00
Standard Guaranty Insurance Company	35,000.00					35,000.00
Standard Mutual Life Insurance Company	9,693,343.20		5,896,591.91			15,589,935.11
Supreme Life Insurance Company	140,000.00					140,000.00
Surety Insurance Company of California	60,000.00					60,000.00
Swedish American Mutual Insurance Company	85,000.00					85,000.00
Ticor Indemnity Company				25,000.00		25,000.00
Total Health Care				10,000.00		10,000.00
Town & Country Fire & Casualty Insurance Co., Inc.	526,612.45	34,438.70				561,051.15
Transamerica Insurance Company	1,075,000.00					1,075,000.00
Travel Air Insurance Company (Kansas)	600,000.00					600,000.00
Travelers Indemnity Company of America	110,000.00					110,000.00
Triad Life Insurance Company	100,000.00			10,000.00		110,000.00
Trinity Universal Insurance Co. of Kansas, Inc.	1,460,000.00					1,460,000.00
Tri-State Insurance Company	605,000.00					605,000.00
Truck Insurance Exchange	660,000.00					660,000.00
Trustmark Life Insurance Company	100,000.00					100,000.00

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
ULICO Casualty Company	15,000.00					15,000.00
UniCARE Insurance Company	55,000.00					55,000.00
Union Security Life Insurance Company	45,000.00					45,000.00
United Fire Insurance Company	50,000.00					50,000.00
United Founders Life Insurance Company	20,977,000.00					20,977,000.00
United Guaranty Residential Ins. Company of NC	50,000.00					50,000.00
Universal Security Assurance Life Ins. Co.	285,000.00					285,000.00
Upland Mutual Insurance Company	1,022,000.00					1,022,000.00
Vanliner Insurance Company	120,000.00					120,000.00
Victory Life Insurance Company	50,890,966.93	260,679.00	25,569,898.91	14,100,000.00	9,375,000.00	100,196,544.84
Washington National Insurance Company	30,000.00					30,000.00
West General Insurance Company	160,000.00			750,000.00		910,000.00
Western Casualty & Surety Company	1,810,000.00					1,810,000.00
Western Employers Insurance Company				300,000.00		300,000.00
Western Fire Insurance Company	2,755,000.00					2,755,000.00
Western Indemnity Company, Inc.	1,630,000.00					1,630,000.00
Western National Life Insurance Company	400,000.00					400,000.00
Wheat Growers Mutual Hail Insurance Co.	400,000.00					400,000.00
Wilshire Insurance Company	100,000.00					100,000.00
World Service Life Insurance Company	2,999,000.00					2,999,000.00
Yukon Indemnity Company	400,000.00					400,000.00
Grand Totals:	2,605,150,942.32	45,009,797.75	739,175,956.33	67,387,500.00	29,051,486.00	3,485,775,682.40

Market Conduct Examinations

In 1987, representatives of the Division participated in 13 Market Conduct Examinations conducted by the Department. The Division's participation consisted of reviewing the claims processing and complaint handling practices of the company under review. The Division maintains a continuous statistical review of complaints received by the Department respecting each company operating in this state. Whenever Market Conduct Examinations of companies are undertaken, particular attention is directed to areas identified by the Division's analysis of the complaints received against that company.

Other Activities

The Division maintains an on-going computer program analyzing those complaints received by the Department against each company operating in Kansas. This computer analysis enables the Division to identify companies with a high number of complaints in relation to their premium volume in this state, those particular lines of business with a large number of complaints, and the most frequent causes of complaints.

A relatively small number of individual complaints may result in enforcement actions against companies and agents, depending on the amount of business done in this State and the severity of the alleged violation. Companies may be targeted for special market conduct activity or more informal action, if this will result in correction of improper activities. This approach to monitoring company and agent activities appear to have significantly improved the quality of service Kansas consumers receive from insurance companies operating in this State.

The Division also prepares a number of educational brochures relating to common insurance problems in this state including the following: *Kansas Automobile Insurance Facts To Help You, Kansas Homeowners Insurance Facts To Help You, Kansas Cancer Insurance Facts To Help You, Kansas Health Insurance Facts To Help You, Kansas Life Insurance Facts To Help You, Kansas Health Insurance Facts To Help Senior Citizens, Kansas Insurance Facts To Help You—What Happens When My Group Health Insurance Ends?, Kansas Long Term Care Insurance Shoppers Guide, Kansas Flood Insurance Facts To Help You,* and *Kansas Medicare Supplement Insurance Shopper's Guide.* Approximately 55,000 copies of these brochures were distributed in 1987.

Data Comparisons

The following table summarizes the Division's activities for 1985, 1986 and 1987: (covers only Consumer Assistance Division):

New Complaints and Inquiries *(for which a file was opened)*	1985	1986	1987
Topeka	6,740	7,040	7,274
Wichita	1,244	1,192	994
	7,984	8,232	8,268
Office Callers			
Topeka	1,703	1,609	1,740
Wichita	1,523	1,467	1,191
	3,226	3,076	2,931
Telephone Calls (incoming and outgoing)			
Topeka	67,393	68,835	79,098
Wichita	16,237	15,986	15,018
	83,630	84,821	94,116
WATS "Hot Line" calls	18,946	20,544	24,895
Consumer Files Closed			
C.A.D.—Topeka	6,647	6,659	7,270
C.A.D.—Wichita	1,185	1,210	1,030
	7,832	7,869	8,300
Consumer Education Programs			
Senior Citizen Forums	14	34	17
Consumer Talks	170	119	102
Consumer Money Recovered (approx.)	$6,000,000	$5,500,000	$5,000,000

LIFE DIVISION

The Life Division is responsible for various areas of supervision over 711 companies licensed in the state of Kansas. One of the primary functions of the division is the review of form fillings and accompanying materials submitted by the companies holding a Kansas Certificate of Authority. As reported in prior years, the life

insurance products being offered in today's marketplace increase in their complexity and require more and more study and research prior to actual approval or disapproval. Universal life products, group insurance, variable annuities, HR-10 retirement plans and other complex forms of insurance are developing of a rate which requires extensive research not reflected by statistics alone. The following table, however, does give some indication of the number of filings received and processed by the Life Division this past year:

Policy Forms Received	14,801
Policy Forms Approved	13,690
Policy Forms Disapproved	832

* The forms approved and disapproved will not reflect the number received as they include forms reviewed from the backing of the past year. In like manner, a portion of the forms received as shown above were not acted upon, and will for the backing reflected in next year's approved/disapproved statistics.

Letters sent out in connection with form reviews numbered 3,366. In addition to the above reviews, 70 pieces of advertising were reviewed. These figures are taken from submissions of advertising only filings. Filings included with policy forms have not been counted, nor have the consumer files involving advertising which were eventually reviewed.

Annual Statement Review

There were 707 annual statements filed in 1987 with the Life Division as required by K.S.A. 40-225. Each statement was given a detailed audit with regard to errors in the statement, solvency (including adequacy of reserves for business written by Kansas companies) and authorization of various supplementary documents made. This effort is coordinated with the Financial Surveillance Division which conducts in-depth research on many of the statements received.

Certificate of Authority

K.S.A. 40-215 allows for a continuous Certificate of Authority which shall continue in force until suspended, revoked, or otherwise terminated by the Commissioner of Insurance. It is only necessary to issue a Certificate of Authority to companies newly admitted, changing name, merging of changing city of state of their home office.

Collection and Distribution

In accordance with K.S.A. 40-252 and 40-2801 the Life Division computes, assesses and collects premium and privilege taxes as well as statutory fees. Taxes and fees collected on life companies was $26,140,271 in fiscal 1987. Of that amount, a premium tax passed in 1970 on Kansas companies amounted to $3,899,214.84 and a privilege tax also on Kansas companies passed in that same year resulted in the collection of an additional $94,071.48.

Life and Health Guaranty Association

The purpose of this act is to provide a mechanism for the payment of covered claims under certain insurance policies, to avoid excessive delay in payment and to avoid financial loss to claimants of policyholders because of the insolvency of an insurer, to assist in the detection and prevention of insurer insolvencies and to provide an association empowered to assess the cost of such protection amount insurers. The Board of Directors of the association is composed of not less than five nor more than nine members who are selected by member insurers subject to approval as the Commissioner. The Life Division gathers and furnishes information relative to those assessments.

Advisory Duties and Research

If it is found necessary to call formal hearings with reference to a company or an agent's violation of the insurance code, the Life Division assists the Legal, Licensing and Consumer Assistance Divisions in matters of investigation and procuring evidence. This division also acts as technical advisor during the process of such a hearing. Research needed for any phase of life insurance is conducted whether it be for legislative purposes, NAIC purposes, departmental positions or statistical evaluation. The insurance industry is constantly changing concepts and types of coverage and it is important for the Life Division to properly advise the Commissioner and conduct any studies of research on new subject matters. The Life Division also assists the Agents and Brokers Division in giving monthly exams.

Securities Valuations

A determination is made by the Life Division that adequate securities are on deposit by life companies in accordance with K.S.A.

40-401 and 40-404. As of December 31, 1987, these deposits amounted to $3,485,775,682.40. If quarterly or monthly reports are required of a company, the valuations are made more frequently by the Financial Surveillance Division.

Certifications

The Life Division prepared and issued 1,921 various certifications for companies and insurance departments. Those certifications required the study of the division's records to determine the correctness of the material we were asked to certify.

Annual Report

The material contained within this annual report must be assembled and complied statistically in connection with the total business operations and Kansas operations of all life companies. This information is also used in the Commissioner's preparation of the department's annual budget and report.

Directory of Companies

Each year a report showing the companies licensed in the various lines of business they are qualified to write in Kansas must be complied and published. Information is taken from the Official List filed with this division in conjunction with the annual statement.

Examination Reports

Kansas law requires that each company doing business in Kansas to be examined whenever the Commissioner deems it to be necessary. The division filed 212 such reports in 1987. The accuracy of current filings are checked at the close of the annual statement review each year.

Company Charter and Bylaws

This division receives and reviews certified copies of Kansas company charters, bylaws, and amendments thereto. Foreign company charters are also filed in the same manner. In addition, all official company files are maintained within the Life Division.

Biographical Sketches

Biographical forms for each director and key officer of each Kansas life company must be maintained by the Life Division. The bio-

graphical sketch files are updated at the close of each annual statement review period to determine if officer changes have resulted in unfiled biographical sketch forms.

Company Admissions

This division participates in the examination of companies making application to be admitted to do business in Kansas, mergers, name changes, consolidations, re-insurance and the formation of new companies. During 1987, 22 life companies were admitted.

Claim Handling

Although the Consumer Assistance Division is basically responsible for the handling of complaints and inquiries, we act in a consulting nature on the more difficult problems which arise and in which more technical assistance is needed. We handle, as an example, any IRA of KEDH problems as a matter of routine. During the year, we handled 118 complaints of inquiries by letter, 33 complaints or inquiries by personal visits with the public, and 2,462 telephone inquiries.

Market Conduct Examination

A personal visit by some member of the Life Division is made to each Kansas domiciled company undergoing a financial examination. During that visit a market conduct exam is conducted in conjunction with the financial examiners. During the past year, six such examinations were conducted by the Life Division staff.

Replacement

Ten replacement cases were opened by the Life Division in 1987. All examiners continue to assist in the investigation. This gives us the benefit of complete awareness by all staff members of the problems involved and helps alert them to the policy provisions which might be troublesome, if approved.

Credit

Approximately, 80 companies are presently issuing credit life insurance in this state with a total premium volume of $22.6 million. Current credit rate structures are receiving extensive analysis. Again, a great amount of time is being devoted to research and review in this area.

Microfilming

The microfilming of the Life Division records is now complete. Updating and additions to the files will continue to be a major function of the division's operation.

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1987

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES INCURRED
COMPANIES OF KANSAS										
ALLIANCE LIFE INSURANCE COMPANY	KS	32283	27840	4435	163	970920	136492	459916	1385	684
AMERICAN HOME LIFE INSURANCE COMPANY	KS	39516	34658	4859	324	1125744	45581	297114	39	19
AMERICAN INVESTORS LIFE INS. CO., INC.	KS	633815	585292	48523	4245	820783	12906	73439	0	0
CENTENNIAL LIFE INSURANCE COMPANY	KS	87935	81278	6657	1833	1282133	28893	86248	3387	1291
CIMARRON LIFE INSURANCE COMPANY	KS	5058	2867	2192	600	73947	6101	45514	164	55
COMMUNITY NATIONAL ASSURANCE COMPANY	KS	4626	186	4440	251-	3028	0	0	0	0
EMPLOYERS REASSURANCE CORPORATION	KS	1042327	769400	272927	3842	23470572	831	1077	0	0
GREAT AMERICAN LIFE INSURANCE CO.	KS	13432	10193	3238	199	48170	5628	33011	0	0
GREAT-WEST LIFE & ANNUITY INS. CO.	KS	1029699	976307	53392	5094	163353	0	0	0	0
HOME STATE LIFE INSURANCE COMPANY	KS	7687	6825	862	140-	39464	17717	26202	180	95
KANSAS FARM BUREAU LIFE INS. CO., INC.	KS	192291	179151	13140	1111	2429035	522610	2429035	2333	866
KANSAS GROUP LIFE INSURANCE CO.	KS	3185	802	2383	229	572999	312510	572999	1153	497
MANHATTAN MUTUAL LIFE INSURANCE COMPAN	KS	21023	19041	1982	58-	255566	2518	52066	0	0
NATIONAL LIFE INSURANCE CO. OF KANSAS	KS	6602	4776	1826	112	3237	0	3237	4	0
PIONEER NATIONAL LIFE INSURANCE CO.	KS	4974	3732	1242	341-	8017	0	6468	0	0
PYRAMID LIFE INSURANCE COMPANY	KS	76695	57714	18981	2189	545922	2198	44678	1843	1322
SECURITY BENEFIT LIFE INSURANCE CO.	KS	1640964	1587992	52972	4286	16673532	142056	3470815	1165	881
STANDARD MUTUAL LIFE INSURANCE CO.	KS	21138	18371	2767	73	258811	9719	74486	0	0
VICTORY LIFE INSURANCE COMPANY	KS	165700	154369	11332	2790	1023377	6	225469	60	68
SUB-TOTAL		5028949	4520801	508148	26299	49768610	1245768	7901773	11713	5778

TABLE 1
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COMPANIES OF OTHER STATES										
A.I.G. LIFE INSURANCE COMPANY	PA	1028331	1004665	23665	15159-	11900029	3933	36047	534	759
A.M. LIFE INSURANCE COMPANY	MA	48765	27964	20801	2038	1480224	411	5655	0	0
ACACIA MUTUAL LIFE INSURANCE CO.	DC	795812	716021	79791	2083	5817200	340	17338	1	0
ACACIA NATIONAL LIFE INSURANCE COMPANY	VA	188492	167373	21119	4484	1443413	4	944	0	0
ACADEMY LIFE INSURANCE COMPANY	CO	207406	179952	27454	479	6574783	6535	39211	109	103
ACCELERATION LIFE INSURANCE COMPANY	GA	87446	76366	11080	4124	1497864	280	400	259	269
ADJUSTABLE LIFE INSURANCE COMPANY	MN	6261	76	6185	369	0	0	0	0	0
ADMIRAL LIFE INSURANCE CO OF AMERICA	AZ	17169	10736	4433	1095	163292	1975	3259	35	50
AETNA LIFE INSURANCE & ANNUITY COMPANY	CT	6412715	6468911	143804	42746-	24553544	21371	127169	570	126
AETNA LIFE INSURANCE CO. OF AMERICA	CT	8297	2128	6169	81	0	0	0	0	0
AETNA LIFE INSURANCE CO. OF ILLINOIS	IL	91823	56884	34940	4238	4746036	0	0	0	3
AETNA LIFE INSURANCE COMPANY	CT	45484623	44464298	1220325	197906	221008593	315223	2696801	9979	11605
ALABAMA REASSURANCE COMPANY, INC.	AL	387351	344993	22358	8742-	3748542	0	0	0	0
ALEXANDER HAMILTON LIFE INS CO OF AMER	MI	1948154	1836814	111341	19631	17120756	131879	551675	466	145
ALL AMERICAN LIFE INSURANCE COMPANY	IL	975049	858045	117004	31115	17444092	40125	316821	410	300
ALLIED LIFE INSURANCE COMPANY	IA	96109	82358	13751	1395	2427742	45558	156385	13	1
ALLSTATE LIFE INSURANCE COMPANY	IL	5972267	5588638	383629	87025-	87427491	51537	179634	5044	4665
AMALGAMATED LABOR LIFE INSURANCE CO.	IL	17164	13409	3754	879-	417027	10	1414	70	34
AMERICAN AGENCY LIFE INSURANCE CO.	VA	4542	0	4542	4092	0	1850	0	0	0
AMERICAN BANKERS LIFE ASSUR. CO. OF FL	FL	444167	384337	59830	2742	28198164	57243	65085	463	104
AMERICAN CENTURION LIFE & ACC. ASSR. C	CA	8481	505	7976	412	997	0	0	0	0
AMERICAN CHAMBERS LIFE INSURANCE CO.	GA	31443	21250	10193	294-	282367	2285	4804	1182	1021
AMERICAN CONTINENTAL LIFE INSURANCE CO	MO	13717	6888	6829	150	712650	0	0	3	1
AMERICAN DEFENDER LIFE INSURANCE CO.	NC	81347	77888	3458	3500-	2163419	0	2432	0	1
AMERICAN ENTERPRISE LIFE INSURANCE CO.	IN	52960	47294	5666	971-	0	0	0	0	0
AMERICAN FAMILY LIFE ASSR CO OF COLUMB	GA	4068520	3768327	300192	85234	5247289	326	9239	4789	2452
AMERICAN FAMILY LIFE INSURANCE CO.	WI	518135	440982	77153	93-	13005615	192674	742867	3	3
AMERICAN FIDELITY ASSURANCE COMPANY	OK	510766	435701	75065	6520	4499094	23089	153599	4906	3364
AMERICAN FIDELITY LIFE INSURANCE CO.	FL	234961	205495	29466	3473	2603129	1564	14827	0	0
AMERICAN FOUNDATION LIFE INSURANCE CO.	AL	94727	78194	16543	2114	693865	0	6438	0	0
AMERICAN FOUNDERS LIFE INSURANCE COMPA	TX	237971	197846	40125	2309	2384951	75	4320	0	0
AMERICAN FRANKLIN LIFE INSURANCE CO.	IL	15611	351	15260	774	110941	0	0	0	0
AMERICAN GENERAL GROUP INSURANCE CO.	TX	302042	196204	105838	5378	10111311	27936	162198	1343	1232
AMERICAN GENERAL LIFE & ACCIDENT CO.	TN	3472389	2900762	571627	208876	23201543	43155	333758	1060	487
AMERICAN GENERAL LIFE INS CO OF DELAWA	DE	1362933	1176528	186405	5239	10913251	26273	184669	91	55
AMERICAN GENERAL LIFE INS CO OF NY	NY	461168	422910	38258	2220	4148846	5	4536	0	0
AMERICAN GENERAL LIFE INSURANCE CO.	TX	1646573	1385530	261043	94-	13342064	0	72817	1	3

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AMERICAN GUARANTY LIFE INSURANCE CO.	OR	97755	95735	2020	6538-	3144009	251	3851	0	0
AMERICAN HEALTH & LIFE INS. CO.	MD	260974	184151	76824	39096	2744762	0	1	14	31
AMERICAN HERITAGE LIFE INSURANCE CO.	FL	352578	304465	48113	5237	11638880	752	63812	531	320
AMERICAN INCOME LIFE INSURANCE CO.	IN	338196	291464	46732	15497	4950401	18421	44684	298	124
AMERICAN INTERNAT'L LIFE ASSUR CO OF N	NY	1350361	1326096	24265	13459-	7771741	150	20516	75	184
AMERICAN LIBERTY LIFE INSURANCE COMPAN	LA	6314	4275	2039	113	37890	32	28	0	0
AMERICAN LIFE & CASUALTY INSURANCE CO.	ND	1021178	975953	45225	1718	3886367	5049	28136	2	0
AMERICAN LIFE INSURANCE CO OF NEW YORK	NY	71928	58854	13074	22	1313461	101	5373	9	10
AMERICAN MUTUAL LIFE INSURANCE CO.	IA	415992	337486	78506	703-	4911655	31228	130856	11	20
AMERICAN NATIONAL INSURANCE COMPANY	TX	3449141	2646449	802692	75061	26267393	109844	364239	1635	783
AMERICAN NATIONAL LIFE INS CO OF TEXAS	TX	38859	19005	19855	1246	179887	0	904	0	0
AMERICAN PIONEER LIFE INSURANCE CO.	FL	38523	30463	8060	20	887402	181	181	0	0
AMERICAN PROTECTORS INSURANCE COMPANY	UT	13038	13202	164-	3402-	987759	163	513	0	0
AMERICAN REPUBLIC INSURANCE COMPANY	IA	231551	187052	44499	841	1562956	19851	76534	2971	1237
AMERICAN SECURITY LIFE INSURANCE CO.	TX	109038	91368	17670	126	1447269	220	3411	2	0
AMERICAN SERVICE LIFE INSURANCE CO.	TX	18885	9877	9008	498	0	0	0	86	1
AMERICAN STANDARD LIFE & ACC. INS. CO.	OK	78229	73404	4825	1568	413524	287	10932	133	59
AMERICAN STATES LIFE INSURANCE CO.	IN	190480	153076	37404	8405	8910299	43812	169529	48	27
AMERICAN TRANSCONTINENTAL LIFE INS. CO	AZ	13919	8997	4922	107	8916	0	0	0	0
AMERICAN TRAVELERS ASSURANCE COMPANY	IA	3634	267	3367	25	7854	0	0	0	0
AMERICAN UNION LIFE INSURANCE CO.	IL	32746	17391	15356	1393	55336	10	163	36	57
AMERICAN UNITED LIFE INSURANCE CO.	IN	2990552	2875346	115206	18149	28572554	47512	350117	1460	1455
AMERICAN VANGUARD LIFE INSURANCE COMPA	IA	31932	27268	4665	526	0	0	0	0	0
AMERICAN WOODMEN'S LIFE INSURANCE CO.	CO	6168	5267	901	565-	316525	1701	7274	0	0
AMERICAN-AMICABLE LIFE INS. CO. OF TEX	TX	103717	84953	18763	220	6318366	16299	55068	0	0
AMEX LIFE ASSURANCE COMPANY	CA	723139	586084	137055	27549	31110708	35438	191571	1362	344
AMICA LIFE INSURANCE COMPANY	RI	72045	55027	17018	1170	2722714	310	2545	0	0
AMOCO LIFE INSURANCE COMPANY	NE	177812	160208	9605	916-	5788993	61465	199863	133	61
ANCHOR NATIONAL LIFE INSURANCE CO.	CA	1880557	1813835	66722	9910	2610274	5391	46207	0	0
APPALACHIAN NATIONAL LIFE INSURANCE CO	TN	48888	42269	6619	3003-	2203210	8	113	0	0
ARCADIA NATIONAL LIFE INSURANCE COMPAN	AZ	56151	43234	12917	3981-	1798041	1515	1115	20	0
ASSOCIATED DOCTORS H & L INS. CO.	AL	49644	21236	28408	3939	9542	0	15	43	25
ASSOCIATES FINANCIAL LIFE INSURANCE CO	TN	575238	367247	207992	34234	3220451	39698	58878	596	131
ASSOCIATES LIFE INSURANCE COMPANY	IN	33849	18016	15833	1404	3076762	355	1333	12	2
ASSOCIATION LIFE INS. CO., INC.	WI	151302	115709	35592	7043-	1909882	19007	59139	5869	4726
ASSURED INVESTORS LIFE COMPANY	CA	18495	2027	16468	2	0	0	0	0	0
ATLANTA LIFE INSURANCE COMPANY	GA	126421	95722	30699	75-	1992621	677	8793	25	4
ATLAS LIFE INSURANCE COMPANY	OK	55595	48720	6876	96	1031300	17139	49679	240	96

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AUTO CLUB LIFE INSURANCE COMPANY	MI	22622	15823	6799	1062-	1012819	0	54	0	0
BALBOA LIFE INSURANCE COMPANY	CA	262119	167411	94708	11786	3672483	6841	14850	103	41
BANKERS LIFE & CASUALTY COMPANY	IL	1361428	1223733	137696	74948	11182843	31598	117261	11362	5198
BANKERS LIFE ASSURANCE CO. OF NEBRASKA	NE	10178	1412	8766	529-	12494	96	96	0	0
BANKERS LIFE INSURANCE CO. OF NEBRASKA	NE	1101443	1013277	88166	4920	6319460	27097	381600	2239	3130
BANKERS MUTUAL LIFE INSURANCE COMPANY	IL	87624	76142	11481	616	553198	3734	26479	0	0
BANKERS NATIONAL LIFE INSURANCE COMPAN	IN	614642	457142	157500	11929	8351132	5541	47844	0	0
BANKERS SECURITY LIFE INS. SOCIETY	NY	263968	235918	28050	5270	15825153	14214	48597	56	34
BANKERS UNITED LIFE ASSURANCE COMPANY	IA	405393	365074	40319	3958	2853389	1326	15263	62	39
BANNER LIFE INSURANCE COMPANY	MD	531339	477392	54447	36415-	4963559	55	14076	0	0
BCS LIFE INSURANCE COMPANY	IL	73210	36973	36237	147-	3980337	0	1165	86	96
BENEFICIAL LIFE INSURANCE COMPANY	UT	687136	625223	61914	272	6748617	155	5630	0	0
BENEFICIAL STANDARD LIFE INS. CO.	CA	785397	728974	56422	1759	2592599	3305	5536	51	30
BENEFIT TRUST LIFE INSURANCE COMPANY	IL	266684	224779	41905	2862-	4337180	24275	129426	4524	3909
BERKSHIRE LIFE INSURANCE COMPANY	MA	589976	552892	37083	453	8630429	8050	52847	138	14
BEST LIFE ASSURANCE CO. OF CALIFORNIA	CA	9280	7002	2278	1886-	908732	1823	2885	140	80
BOATMEN'S LIFE INSURANCE COMPANY	MO	4918	849	4069	321	48028	82	82	0	0
BOSTON MUTUAL LIFE INSURANCE COMPANY	MA	246982	222093	24789	2781	8595077	7681	17288	6	7
BRADFORD NATIONAL LIFE INSURANCE CO.	KY	109887	94360	15527	3272-	1981966	5983	12675	5	0
BROOKINGS INTERNATIONAL LIFE INS. CO.	SD	14007	8626	5381	509	61123	5	293	0	0
BUSINESS MEN'S ASSURANCE CO. OF AMERIC	MO	990543	860575	129988	22478	43008736	383852	1391396	10803	8100
C. M. LIFE INSURANCE COMPANY	CT	328540	301209	27331	4676	12718865	23292	192562	0	0
CALIFORNIA PACIFIC LIFE INSURANCE CO.	CA	4848	3070	1777	1596-	202392	2034	3513	54	27
CALIFORNIA WESTERN STATES LIFE INS CO	CA	854396	722421	131975	20907	6163196	0	846	1	0
CAPITAL RESERVE LIFE INSURANCE CO.	MO	22877	10868	12009	1100	47910	0	81	0	0
CAPITOL AMERICAN LIFE INSURANCE COMPAN	AZ	85197	59701	25496	4797	1298	6	6	4142	545
CAPITOL BANKERS LIFE INSURANCE CO.	MN	86524	80995	5528	9715-	2063354	7016	23988	0	0
CAPITOL LIFE IMBURANCE COMPANY	CO	1921784	1851559	70224	8478	2440976	123	21195	0	0
CARILLON LIFE INSURANCE COMPANY	OH	6747	970	5797	396	0	0	0	0	0
CELTIC LIFE IMBURANCE COMPANY	RI	82991	57224	25767	1361	1784896	351	553	125	76
CENTRAL BENEFITS NATIONAL LIFE INS. CO	IN	3824	228	3596	299-	1310	0	0	0	0
CENTRAL LIFE ASSURANCE COMPANY	IA	1905268	1799200	106068	3902	26057945	50441	281359	1586	1329
CENTRAL NATIONAL LIFE INS CO OF OMAHA	NE	405835	238218	167617	24229	7372579	42962	77532	687	204
CENTRAL RESERVE LIFE OF NO AMER INS CO	OH	40303	27432	12871	1898-	723230	3045	5759	717	492
CENTRAL SECURITY LIFE INSURANCE CO.	TX	18349	10796	7573	658	39221	0	160	6	3
CENTRAL STATES HEALTH & LIFE CO OF OMA	NE	107240	79735	27505	1583	1878068	3292	20213	1427	607
CENTRAL UNITED LIFE INSURANCE CO.	IA	41548	35115	6453	499	925261	11030	95379	9	5

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CENTURION LIFE INSURANCE COMPANY	MO	320008	200112	119896	23794	2123323	11910	18185	252	69
CENTURY LIFE OF AMERICA	IA	950009	884538	65471	10630	6962456	40932	147846	25	17
CERTIFIED LIFE INSURANCE COMPANY	CA	110607	73072	37535	5952	316501	21	121	329	146
CHARTER NATIONAL LIFE INSURANCE CO.	MO	794102	762501	31601	6224	2218559	2376	10849	0	0
CHARTERED PROTECTIVE LIFE INSURANCE CO	CA	95665	63088	32576	6655	880346	24743	28890	271	152
CHASE NATIONAL LIFE INSURANCE CO.	MO	28288	20160	8128	148	312074	0	964	0	0
CHRYSLER LIFE INSURANCE COMPANY	MI	102602	90702	11900	4292-	2098047	10933	17203	197	75
CIGNA LIFE INSURANCE COMPANY	CT	5852	431	5421	316	10643	0	0	0	0
CINCINNATI LIFE INSURANCE COMPANY	OH	3573	29	3544	44	0	0	0	0	0
COLLEGE LIFE INS. CO. OF AMERICA	IN	201341	185903	15438	8517-	1774680	674	13073	12	17
COLOGNE LIFE REINSURANCE COMPANY	CT	187534	147922	39612	944-	22477881	0	0	0	0
COLONIAL LIFE & ACCIDENT INS. CO.	SC	282022	202281	79741	17026	3116811	11358	30107	1411	432
COLONIAL LIFE INS. CO. OF AMERICA	NJ	450538	402818	47721	2325	14334410	0	1025	0	2
COLONIAL PENN LIFE INSURANCE COMPANY	PA	542986	426814	116172	15030	37599946	1410	15368	939	723
COLORADO BANKERS LIFE INSURANCE COMPAN	CO	23865	15624	8241	139-	367636	603	1308	0	0
COLUMBIA GENERAL LIFE INSURANCE CO.	IN	9289	5607	3682	948-	97168	0	0	0	0
COLUMBIAN MUTUAL LIFE INSURANCE CO.	NY	230473	215499	14974	1421	4992497	100	635	0	0
COLUMBUS LIFE INSURANCE COMPANY	OH	10636	300	10336	374	0	0	0	0	0
COLUMBUS MUTUAL LIFE INSURANCE CO.	OH	920714	849840	70874	1819-	7765297	4435	21700	1	0
COLUMBUS SECURITY LIFE INSURANCE CO.	OH	7198	1970	5228	213-	238632	0	0	0	0
COMBINED AMERICAN LIFE INSURANCE CO.	NE	27995	15789	12206	2423	9554	0	0	31	24
COMBINED INSURANCE CO. OF AMERICA	IL	1642303	1200698	441605	80700	7640312	9729	47073	5774	1954
COMMERCIAL LIFE INSURANCE COMPANY	NJ	1262163	1174433	87731	3452	5545782	3182	12119	504	293
COMMERCIAL TRAVELERS MUTUAL INS. CO.	NY	22112	16428	5685	248-	0	0	0	24	6
COMMERCIAL UNION LIFE INS CO OF AMERIC	DE	279817	255269	24548	1044	3785063	14632	81464	23	7
COMMONWEALTH LIFE & ACCIDENT INS. CO.	MO	130399	85002	45397	4171	895633	670	2612	7	2
COMMONWEALTH LIFE INSURANCE COMPANY	KY	2090195	2748815	141380	13452	13709721	15	12642	0	0
COMMONWEALTH NATIONAL LIFE INS. CO.	MS	9843	4821	5022	1025	16980	0	0	5	2
COMPANION LIFE INSURANCE COMPANY	SC	20052	13967	6085	446-	3361615	35777	129255	56	40
CONFEDERATION LIFE INSURANCE COMPANY	CN	1813728	1802056	10872	72703-	20848855	3811	38149	80	74
CONGRESS LIFE INSURANCE COMPANY	AZ	14763	6984	7779	1442	370297	0	14	26	0
CONNECTICUT GENERAL LIFE INS. CO.	CT	26785508	25560356	1225152	232004	131536388	95639	583341	9358	8779
CONNECTICUT MUTUAL LIFE INS. CO.	CT	9932257	9587671	344586	13528	51645561	84567	571904	821	81
CONNECTICUT NATIONAL LIFE INSURANCE CO	NJ	324198	292912	31286	347	6901842	19452	15365	62	30
CONSTITUTION LIFE INSURANCE COMPANY	IL	325039	286530	38509	10537	2062691	0	5942	0	0
CONSUMER BENEFIT LIFE INSURANCE CO.	TN	26448	13965	12483	1056	1183722	0	0	0	0
CONTINENTAL AMERICAN LIFE INS. CO.	DE	372106	311195	60911	443-	1403729	1660	5072	58	41
CONTINENTAL ASSURANCE COMPANY	IL	6137555	5594758	542797	58134	75083985	15590	202056	10624	11839

TABLE 1
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** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES INCURRED
CONTINENTAL GENERAL INSURANCE CO.	NE	58169	43273	14896	1363	989467	9055	39505	1627	780
CONTINENTAL LIFE & ACCIDENT COMPANY	ID	60249	36328	23920	3123	863911	435	4414	26	66
CONTINENTAL LIFE INSURANCE COMPANY	TX	58606	47721	10885	2903	107499	35	35	1	1
CONTINENTAL WESTERN LIFE INS. CO.	IA	155340	137690	17650	732	4587552	7410	41953	117	107
COUNTRY INVESTORS LIFE ASSURANCE CO.	IL	224642	214364	10278	1558-	2096749	3800	4284	0	0
COUNTRY LIFE INSURANCE COMPANY	IL	1738615	1436420	302195	20469	7267579	327	6987	9	4
CREDIT LIFE INSURANCE COMPANY	OH	223042	205710	17332	2370-	13874617	18492	21571	173	63
CROWN AMERICA LIFE INSURANCE COMPANY	KY	148192	122490	25703	1178-	266776928	100	272	0	0
CROWN LIFE INSURANCE COMPANY	CN	3684852	3673816	10236	24762-	49137684	8944	65768	633	374
CUDIS INSURANCE SOCIETY, INC.	WI	329618	240175	89443	2412	0	0	0	2829	1629
CUNA MUTUAL INSURANCE SOCIETY	WI	795306	620548	174758	2724-	66413577	64557	756437	1102	612
DELAWARE AMERICAN LIFE INSURANCE CO.	DE	66459	53502	12957	701	4225485	557	68722	0	9
DELTA SERVICE PLANS INSURANCE COMPANY	IL	8498	4733	3966	22	0	0	0	0	0
DIAMOND BENEFITS LIFE INSURANCE CO.	AZ	54497	37779	16718	3295-	247664	151	151	3	0
DIXIE NATIONAL LIFE INSURANCE COMPANY	MS	36518	32081	4437	577	718043	0	751	0	0
DREYFUS CONSUMER LIFE INSURANCE COMPAN	CT	7588	193	5396	269	0	0	0	0	0
DREYFUS LIFE INSURANCE COMPANY	NY	13879	5210	8669	477	2062	0	2	0	0
DURHAM LIFE INSURANCE COMPANY	NC	535229	471520	63709	3306	7132479	57	11117	30	20
EMPIRE LIFE INSURANCE COMPANY	NE	2449	11	2438	49-	0	0	0	0	0
EMPLOYEES LIFE COMPANY - MUTUAL	IL	35845	31011	4834	377	593457	3031	3718	3	1
EMPLOYERS HEALTH INSURANCE COMPANY	WI	274413	143214	131199	3878	3093406	21596	31814	2925	2609
EMPLOYERS LIFE INS. CO. OF WAUSAU	WI	553863	517066	36797	7315	2653533	3114	17755	5	0
EMPLOYERS MODERN LIFE COMPANY	IA	52376	46324	6051	250	1003355	5503	51203	18	19
EQUITABLE LIFE ASSURANCE SOC. OF U.S.	NY	49288199	48038467	1249732	147703	313217510	144119	2393033	4052	2879
EQUITABLE LIFE INS. CO. OF IOWA	IA	1324215	1246828	77386	16190	6713991	4217	53545	5	19
EQUITABLE LIFE INSURANCE COMPANY	VA	429463	323586	105877	14993	2996237	0	446	0	0
EQUITABLE OF COLORADO, INC.	CO	66601	52473	14127	329	1094822	532	3608	0	0
EQUITABLE VARIABLE LIFE INS. CO.	NY	6606178	6330549	275629	117158-	66396304	238077	654395	0	0
EXECUTIVE FUND LIFE INSURANCE COMPANY	NE	75334	60926	14408	503	329235	3074	8514	2717	515
EXECUTIVE LIFE INSURANCE COMPANY	CA	11400312	11195943	204369	13370	53370867	170708	814038	0	0
FAMILY BENEFIT LIFE INSURANCE COMPANY	MO	18736	16209	2527	340	194649	8223	29813	0	0
FAMILY GUARDIAN LIFE INSURANCE COMPANY	AZ	154029	52896	101134	12637	4133423	4865	5231	0	0
FAMILY LIFE INSURANCE COMPANY	WA	1748040	1634008	114031	426	15580529	27077	140131	92	33
FAMILY SERVICE LIFE INSURANCE CO.	TX	257622	236460	21162	1547	201221	59	92	0	0
FARMERS AND TRADERS LIFE INSURANCE CO.	NY	164683	152378	12305	967	932485	200	3149	18	19
FARMERS NEW WORLD LIFE INSURANCE CO.	WA	1542718	1175316	367402	51862	34557152	164042	737432	1442	618
FARMLAND LIFE INSURANCE COMPANY	IA	92365	58350	34016	4406	889252	13435	132784	1897	1617

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FARWEST AMERICAN ASSURANCE CO.	OR	25926	9972	15954	486	330154	140	140	0	0
FEDERAL HOME LIFE INSURANCE CO.	IN	610674	554195	56479	9599	4035044	6939	43602	4606	2173
FEDERAL KEMPER LIFE ASSURANCE CO.	IL	1502067	1395419	106648	26983	36281174	128655	439933	0	0
FEDERAL LIFE INSURANCE COMPANY	IL	166582	136311	30271	434	1083021	33	463	1	0
FEDERATED LIFE INSURANCE COMPANY	MN	237507	169158	68350	9955	3680788	21769	174012	139	0
FIDELITY & GUARANTY LIFE INS. CO.	MD	1095297	988473	106825	7726-	12940327	78524	325215	142	74
FIDELITY BANKERS LIFE INSURANCE CO.	VA	1214169	1174360	39809	7979	8599482	16211	71634	1	1
FIDELITY GENERAL LIFE INSURANCE CO.	PA	5160	108	5051	52	2153	0	0	0	0
FIDELITY INVESTMENTS LIFE INSURANCE CO	PA	5100	132	4969	119	0	0	0	0	0
FIDELITY LIFE ASSN, A MUTUAL RES. CO.	IL	233326	143002	90374	2669	10702794	0	5568	0	0
FIDELITY MUTUAL LIFE INSURANCE CO.	PA	1052638	1010574	42064	4528	10040328	1720	14595	11	0
FIDELITY SECURITY LIFE INSURANCE CO.	MO	107958	92336	15622	1431	2757818	3523	69182	804	554
FIDELITY STANDARD LIFE INSURANCE CO	DE	79580	69216	10364	304	0	0	0	0	0
FIDELITY UNION LIFE INSURANCE COMPANY	TX	667778	528260	139518	12373	12675427	19645	155034	0	0
FIRST CAPITAL LIFE INSURANCE COMPANY	CA	3503336	3426385	76951	19946-	17612404	45522	123626	0	0
FIRST COLONY LIFE INSURANCE COMPANY	VA	2548956	2369593	179363	21918	37495904	139347	378898	0	0
FIRST CONTINENTAL LIFE & ACCIDENT INS	UT	140302	133482	6820	4774	1053372	859	2024	2	2
FIRST DELAWARE LIFE INSURANCE COMPANY	DE	80616	72180	8436	2696	237589	15416	22025	0	0
FIRST LIFE ASSURANCE COMPANY	OK	78590	74512	4078	1576	2090908	26694	71999	211	211
FIRST PENN-PACIFIC LIFE INSURANCE CO.	PA	313456	288791	24665	6662	6191671	31857	209755	0	0
FIRST PYRAMID LIFE INS. CO. OF AMERICA	AR	4987	27	4959	202-	2271325	0	0	0	0
FIRST TRANSCONTINENTAL LIFE INS. CORP.	WI	19263	15350	3913	6147-	817726	3	3	87	31
FIRST VARIABLE LIFE INSURANCE CO.	AR	189625	148956	40668	839	534	0	0	0	0
FIRSTMARK STANDARD LIFE INSURANCE CO.	IN	104094	96586	7508	672	676052	51	1040	38	27
FORD LIFE INSURANCE COMPANY	MI	201801	186943	14858	9798-	8321712	14180	137997	1756	427
FOREMOST LIFE INSURANCE COMPANY	MI	78815	57710	21106	2095	1647035	2410	6292	45	5
FORETHOUGHT LIFE INSURANCE COMPANY	IN	30146	23710	6436	301	34003	0	0	0	0
FORT DEARBORN LIFE INSURANCE CO.	IL	108400	84093	24307	3854	8696161	25	29287	54	33
FRANKLIN LIFE INSURANCE COMPANY	IL	3961660	3468160	493500	55706	25689967	96445	439118	260	139
FRANKONA AMERICA LIFE REASSURANCE CO.	MO	36420	18812	17608	792	3965979	0	0	0	0
FREEDOM LIFE INSURANCE CO. OF AMERICA	MS	4247	616	3732	524	0	0	0	0	0
FRONTIER LIFE INS. CO. OF AMERICA, INC	MO	26141	22457	3684	367	484735	0	1884	0	0
FRONTIER NATIONAL LIFE INSURANCE CO.	OH	4306	279	4027	177	0	0	0	0	0
GARDEN STATE LIFE INSURANCE COMPANY	NJ	88098	72169	15929	9243-	1169848	4601	8809	12	10
GEICO ANNUITY AND INSURANCE CO.	DE	19882	12948	6934	297-	2069907	400	300	0	0
GENERAL AMERICAN INS CO	MO	5520	1139	4380	407-	318566	0	0	0	0
GENERAL AMERICAN LIFE & ANNUITY COMPAN	MO	39443	34724	4719	1592-	10436939	0	0	0	0
GENERAL AMERICAN LIFE INSURANCE CO.	MO	4369491	4199741	169750	1495	104366924	270878	982219	2648	2336

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GENERAL FIDELITY LIFE INSURANCE CO.	CA	88869	35076	53793	6152	1191670	0	42	0	0
GENERAL LIFE INS. CORP. OF WISCONSIN	WI	89612	79008	10604	626	1552217	0	11415	0	0
GENERAL REASSURANCE CORPORATION	CT	649232	496585	152647	31833	85496581	0	0	0	0
GENERAL SERVICES LIFE INSURANCE CO.	DC	58286	49203	9083	543	179802	432	2187	0	0
GEORGIA INTERNATIONAL LIFE INS. CO.	GA	234202	211525	22677	5243-	5401397	0	1094	6	14
GERBER LIFE INSURANCE COMPANY	NY	45988	33596	12393	426	1672820	11334	12083	36	7
GLOBE LIFE & ACCIDENT INSURANCE CO.	DE	629325	307404	321921	150947	18194511	147775	482734	3863	2137
GLOBE LIFE INSURANCE COMPANY	IL	844539	779529	65010	18095	18587143	95689	167196	2586	524
GNA LIFE INSURANCE COMPANY	WA	639453	607378	32075	2476	20650	0	0	0	0
GOLDEN RULE INSURANCE COMPANY	IL	302857	241431	61426	2641	3303658	830	11719	1627	1004
GOLDEN STATE MUTUAL LIFE INSURANCE CO.	CA	119279	113581	5698	241-	5218248	0	0	0	0
GOVERNMENT PERSONNEL MUTUAL LIFE INS C	TX	275636	254337	21299	2251	1766982	4005	10358	0	0
GREAT AMERICAN RESERVE INSURANCE CO.	TX	663057	598068	64989	2884	5122211	841	13544	187	111
GREAT SOUTHERN LIFE INSURANCE COMPANY	TX	875047	758047	117000	144194	11818480	19111	74164	0	255
GREAT-WEST LIFE ASSURANCE COMPANY	CN	6142352	6079248	62604	148803-	43566490	135327	379687	516	327
GROUPAMERICA INSURANCE COMPANY	CT	24340	7420	16920	6983-	1708285	2635	4549	59	17
GUARANTEE AMERICAN LIFE COMPANY	NE	3608	60	3547	263	0	0	0	0	0
GUARANTEE MUTUAL LIFE COMPANY	NE	537302	490542	46760	1761	9717143	65352	215662	875	556
GUARANTEE RESERVE LIFE INSURANCE CO.	IN	63973	52414	11559	2438	659911	1911	5653	26	13
GUARANTEE SECURITY LIFE INSURANCE CO.	FL	976860	946633	30226	9027	355264	2978	6523	0	0
GUARANTEE TRUST LIFE INSURANCE CO.	IL	131480	109808	21672	1156-	2926563	11971	25401	158	33
GUARANTY INCOME LIFE INSURANCE COMPANY	LA	74933	68851	6082	431	1096019	950	26756	0	0
GUARDIAN INSURANCE & ANNUITY CO., INC.	DE	924644	857037	67607	1287	537482	1362	1386	0	0
GUARDIAN LIFE INS. CO. OF AMERICA	NY	4168497	3797647	370850	6957	71886	60243	244779	1489	1336
GULF ATLANTIC LIFE INSURANCE COMPANY	TX	49729	31884	17846	1338	947882	1894	3225	29	2
GULF LIFE INSURANCE COMPANY, INC.	FL	1292982	1010080	282902	35510	8942221	0	857	1	0
HARTFORD LIFE & ACCIDENT INSURANCE CO.	CT	1191083	971614	219469	43482-	54797419	81210	205204	403	635
HARTFORD LIFE INSURANCE COMPANY	CT	3495484	3375235	120249	5752	20696719	20503	103068	2349	2201
HARTFORD VARIABLE ANNUITY LIFE INS CO	CT	1356905	1321679	35226	987-	3638	0	0	0	0
HARVEST LIFE INSURANCE COMPANY	OH	163844	147416	16428	1447	872040	5140	30695	1122	619
HAWKEYE NATIONAL LIFE INSURANCE CO.	IA	42029	37092	4937	52	1017232	5964	13161	0	0
HEALTH & LIFE INSURANCE CO. OF AMERICA	CO	4254	635	3620	178	0	0	0	0	0
HEALTH INSURANCE OF VERMONT, INC.	VT	7324	3880	3444	143	0	0	0	1	0
HERITAGE LIFE INSURANCE COMPANY	AZ	86971	69300	17671	678	4025996	3685	12675	95	24
HOME LIFE FINANCIAL ASSURANCE CORP.	FL	168288	144908	23380	2919	4829502	9194	27561	0	0
HOME LIFE INSURANCE COMPANY	NY	3541545	3412561	128985	16325	24524365	36918	92589	329	317
HOME OWNERS LIFE INSURANCE COMPANY	IL	26431	16868	9563	608	1238949	0	0	0	0

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HOMESTEADERS LIFE COMPANY	IA	52858	49474	3384	90-	257275	433	4641	0	0
HORACE MANN LIFE INSURANCE COMPANY	IL	1469297	1274371	194926	10124	8360856	6643	60314	13	27
HOWARD LIFE INSURANCE COMPANY	CO	29117	25951	3166	1006	134905	382	3105	0	0
HUDSON LIFE REASSURANCE CORPORATION	FL	26434	12219	14215	220	10565191	0	0	0	0
HUMANA INSURANCE COMPANY	MO	47061	33294	23767	11471	154	0	2	281	318
IDEALIFE INSURANCE COMPANY	DE	6506	1301	5205	54	92265	0	0	0	0
IDS LIFE INSURANCE COMPANY	MN	8961381	8746307	215074	46357	21386346	49042	230042	298	104
INA LIFE INSURANCE COMPANY	CA	2516445	2413317	103127	17918	4709796	8638	42683	7	0
INDEPENDENCE SQUARE LIFE INS. CO.	PA	5056	154	4902	84	0	0	0	0	0
INDIANAPOLIS LIFE INSURANCE COMPANY	IN	730087	659457	70630	6154	7277629	37159	171270	200	11
INDIANAPOLIS LIFE PENSION AND INS. CO.	IN	56254	46655	9599	1036	1010296	63	20424	0	0
INDIVIDUAL ASSN. CO., LIFE, HEALTH, AC	MO	16900	11010	5890	146	1547515	371259	105413	1243	431
INTEGON LIFE INSURANCE CORPORATION	NC	619306	547685	71621	1345-	11922051	12963	112272	52	30
INTEGRATED RESOURCES LIFE INSURANCE CO	IA	2125092	2080687	44404	18017-	11129144	20121	139403	0	0
INTEGRITY LIFE INSURANCE COMPANY	AZ	1020104	986248	33856	26425-	1878228	11384	15764	10-	0
INTER-AMERICAN INS. CO. OF ILLINOIS	IL	69036	57549	11488	418	4669626	11975	18571	0	0
INTER-OCEAN INSURANCE COMPANY	IN	257796	173577	84218	10796	2374079	12758	55697	728	419
INTER-STATE ASSURANCE COMPANY	IA	52192	38013	14179	2431-	2396365	15214	29500	0	0
INTERNAT'L FINANCIAL SERVICES LIFE INS	IL	12804	9399	3405	1225-	1115390	1016	1076	0	0
INVESTORS GUARANTY LIFE INSURANCE CO.	CA	72596	53038	19558	1599	2392153	0	10894	0	1
INVESTORS HERITAGE LIFE INSURANCE CO.	KY	93215	85513	7702	3618	2230946	615	4463	0	0
INVESTORS LIFE INS. CO. OF NEBRASKA	SD	52493	34353	18139	2496	1360260	853	13380	0	0
INVESTORS LIFE INS. CO. OF NORTH AMERI	PA	980668	980668	29783	2627	8401032	3065	81431	0	0
INVESTORS TRUST ASSURANCE COMPANY	IN	13812	9246	4566	1009	131475	0	0	0	0
ISL LIFE INSURANCE COMPANY	PA	2036	32	2004	41	0	0	0	0	0
ITT LIFE INSURANCE CORPORATION	WI	429611	279862	149750	2117	9045202	5672	26841	25	16
ITT LYNDON LIFE INSURANCE COMPANY	MO	408977	299237	109739	10164	25125732	15317	15904	511	37
J.C. PENNEY LIFE INSURANCE COMPANY	TX	894034	833634	60399	5243	12813580	23127	44016	499	67
JACKSON NATIONAL LIFE INSURANCE CO.	MI	3642662	3469830	172832	25168	47542963	425877	1206461	0	0
JEFFERSON NATIONAL LIFE INSURANCE CO.	IN	412372	353600	58772	8306	6591328	11371	51905	7	3
JEFFERSON-PILOT LIFE INSURANCE COMPANY	NC	3068614	2397710	670904	66683	40077731	8221	96359	1467	1264
JEFFERSON-PILOT PENSION LIFE INS. CO.	NC	316693	311026	5667	1031	0	0	0	0	0
JOHN ALDEN LIFE INSURANCE COMPANY	MN	1689047	1619154	69893	5417-	5783476	12777	39366	1281	909
JOHN DEERE LIFE INSURANCE COMPANY	IL	213352	192616	20736	5006	3741515	1798	7383	3	2
JOHN HANCOCK MUTUAL LIFE INS. CO.	MA	27354869	26344130	1010739	165804	177419267	51509	815524	732	953
JOHN HANCOCK VARIABLE LIFE INS. CO.	MA	1021722	877571	144151	30608-	26359962	47260	142313	0	0
KANSAS CITY LIFE INSURANCE COMPANY	MO	1323995	1175768	148228	7294	11823891	94439	542887	315	199
KANSAS CITY VARIABLE LIFE COMPANY	MO	4456	22	4434	201	0	0	0	0	0

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KEMPER INVESTORS LIFE INSURANCE CO.	IL	3932791	3854362	78428	9371	1386659	3487	8593	0	0
KENNESAW LIFE & ACCIDENT INSURANCE CO	GA	15598	8951	6647	2871	287967	0	137	0	0
KENTUCKY CENTRAL LIFE INSURANCE CO.	KY	855061	770121	84940	13715	32566134	167891	389789	1	25
KEYSTONE PROVIDENT LIFE INSURANCE CO.	RI	3835498	3793134	42563	9048-	2634404	5670	28692	0	0
LAFAYETTE LIFE INSURANCE COMPANY	IN	356344	325006	31338	1017	7657210	17574	75951	13	0
LAYMEN NATIONAL LIFE INSURANCE CO.	IN	32188	26643	5545	811	267452	509	8447	10	1
LEGACY LIFE INSURANCE COMPANY	NE	6210	2719	3491	403	10746457	41	1084	450	254
LIBERTY AMERICAN ASSURANCE COMPANY	NE	10090	6229	3862	292	99667	0	0	0	0
LIBERTY LIFE ASSURANCE CO. OF BOSTON	MA	1007169	959680	47489	2325	8524349	2215	30289	651	581
LIBERTY LIFE INSURANCE COMPANY	SC	774403	697597	76806	18058	10617407	5832	22471	1	9
LIBERTY NATIONAL LIFE INSURANCE CO.	AL	2607287	1889780	717507	62502	19573429	11	339	10	0
LIFE AND HEALTH INS. CO. OF AMERICA	PA	14867	10565	4302	33	31709	0	0	0	0
LIFE ASSURANCE COMPANY OF PENNSYLVANIA	PA	120418	108074	12344	1750	2587510	0	2782	0	1
LIFE INSURANCE COMPANY OF CINCINNATI	OH	85643	57987	27656	3015	2041027	0	195	0	0
LIFE INSURANCE COMPANY OF ILLINOIS	IL	42095	21202	20893	2290	482299	0	0	0	0
LIFE INSURANCE COMPANY OF NORTH AMERIC	PA	1479200	963721	515479	55942	17622313	63966	94909	2636	1834
LIFE INSURANCE COMPANY OF THE SOUTHWES	TX	494295	459758	34537	214	4419162	1920	63359	79	19
LIFE INSURANCE COMPANY OF VIRGINIA	VA	2794075	2592465	201610	41697	37443060	15038	40579	3	1
LIFE INVESTORS INS. CO. OF AMERICA	IA	1305680	1199605	106075	1147	8362406	32420	122616	1327	978
LIFE OF INDIANA INSURANCE COMPANY	IN	74770	23068	1702	2842-	180309	3761	5294	494	510
LIFE OF MID-AMERICA INSURANCE CO.	IA	10879	6580	4299	2258	11510	0	0	0	0
LINCOLN AMERICAN LIFE INSURANCE CO.	TN	100874	86919	13955	2371	1202007	0	4271	0	0
LINCOLN BENEFIT LIFE COMPANY	NE	61082	27705	33377	4400	2322866	11317	33820	87	71
LINCOLN LIBERTY LIFE INSURANCE CO.	NE	155463	148787	6677	788	3138669	1119	1094	0	0
LINCOLN LIFE AND CASUALTY COMPANY	IN	43255	38697	4558	182	159592	233	1012	31	16
LINCOLN MUTUAL LIFE & CASUALTY CO.	ND	17835	15898	1937	130	129400343	0	66	0	0
LINCOLN MUTUAL LIFE INSURANCE CO.	NC	61964	51316	10648	223	722956	21332	68639	3	6
LINCOLN NATIONAL LIFE INSURANCE CO.	IN	4932114	4507872	424243	14408	143327512	12492	148355	3068	2349
LINCOLN NATIONAL LIFE REINSURANCE CO.	IN	140880	117747	23133	14526-	23526633	0	0	0	0
LINCOLN NATIONAL PENSION INSURANCE CO.	IN	6326323	6176203	150119	24142	129969	0	0	0	0
LINCOLN SECURITY LIFE INS. CO. OF CONN	CT	10021	4217	5804	437	429207	0	120	0	0
LONE STAR LIFE INSURANCE COMPANY	TX	209093	188124	20970	8454-	1083455	808	13870	532	146
LOYAL AMERICAN LIFE INSURANCE COMPANY	AL	171338	152949	18389	667	5186165	9	33167	584	311
LOYALTY LIFE INSURANCE COMPANY	MI	147423	128733	18690	8486-	7621680	15030	54235	23	41
LUMBERMEN'S LIFE INSURANCE CO.	IN	18899	14272	4627	978-	455977	134	755	0	0
LUTHERAN BROTHERHOOD VAR INS PRODUCTS	MN	10929	2307	8622	4192-	15015	526	532	0	0
MACCABEES MUTUAL LIFE INSURANCE CO.	MI	640865	603158	37707	2777	18811891	30034	175688	279	27

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1987

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES INCURRED
MADISON NATIONAL LIFE INS. CO., INC.	WI	68758	41254	27505	1678	434587	0	106	0	0
MAIN LIFE INSURANCE COMPANY	AZ	6308	2705	3603	1154	53262	0	0	0	0
MANHATTAN LIFE INSURANCE COMPANY	NY	774343	744382	29961	1248	10731154	6538	77141	0	0
MANHATTAN NATIONAL LIFE INSURANCE CO.	ND	213373	202445	10927	6721-	2832042	3230	23613	0	0
MANUFACTURERS LIFE INS CO OF AMERICA	PA	43942	14946	28996	3361-	419109	25	85	0	0
MANUFACTURERS LIFE INSURANCE COMPANY	CN	7962006	768865	273141	227282-	107945799	7308	134873	170	50
MARK TWAIN LIFE INSURANCE CORPORATION	OK	24523	11616	12906	2502	205163	0	164	122	49
MARQUETTE NATIONAL LIFE INSURANCE CO.	IL	378650	356702	21948	2904	597	0	0	0	0
MASSACHUSETTS GENERAL LIFE INS. CO.	MA	327345	287341	40004	3927-	7243456	4139	24055	2	10
MASSACHUSETTS INDEMNITY & LIFE INS. CO	MA	813947	623652	190295	17102	206322352	789965	2284641	772	765
MASSACHUSETTS MUTUAL LIFE INS. CO.	MA	19879338	18871532	1007806	22264	86197562	132814	779710	1832	1827
MAXICARE LIFE & HEALTH INSURANCE COMPA	MO	11613	707	10906	314	10655	0	0	0	0
MAYFLOWER NATIONAL LIFE INSURANCE CO.	IN	28455	25997	2459	1377	491684	780	2117	18	5
MBL LIFE ASSURANCE CORPORATION	OH	133007	107256	25751	1183	1445171	7430	52830	0	0
MEDICAL LIFE INSURANCE COMPANY	OH	19024	9772	9252	452	5397773	2	6	0	0
MEDICO LIFE INSURANCE COMPANY	NE	32183	25164	7019	1221	37357	11	426	413	119
MERCANTILE & GENERAL REINS. CO., PLC		98292	83811	12980	8538	12360943	0	0	0	0
MERCHANTILE & GEN LIFE REASSUR CO OF A	DE	43463	14880	28582	565	4367192	0	0	0	0
MERIT LIFE INSURANCE COMPANY	IN	336951	276418	60533	11876	3121168	45182	89674	0	0
MERRILL LYNCH LIFE INSURANCE CO.	WA	40875	2000	39081	2484	297	0	0	0	0
METLIFE SECURITY INSURANCE COMPANY	NJ	590703	551525	39178	8142	0	0	0	0	0
METROPOLITAN INSURANCE & ANNUITY CO.	DE	2314834	2216828	98006	10466-	44718495	67277	209803	0	0
METROPOLITAN LIFE INSURANCE COMPANY	NY	88140130	85131347	3008783	359895	569446161	492673	3319144	6030	4952
METROPOLITAN TOWER LIFE INSURANCE CO.	DE	38009	23976	14034	14179-	1407086	9717	10358	0	0
MIC LIFE INSURANCE CORPORATION	DE	268644	250748	17896	7234-	9535167	26750	29396	262	97
MID-CONTINENT LIFE INSURANCE CO.	OK	102711	78828	23883	1398	5137568	21907	78843	1	0
MID-SOUTH INSURANCE COMPANY	NC	58958	28571	30387	1411	652823	691	691	29	22
MID-WEST NATIONAL LIFE INS. CO. OF TEN	TN	36878	29377	7501	665	500228	1294	1265	0	0
MIDDLE ATLANTIC LIFE INSURANCE COMPANY	PA	8970	5798	3172	47	132628	0	0	0	0
MIDLAND NATIONAL LIFE INSURANCE CO.	SD	573827	450455	123372	21583	20617926	31895	96796	0	0
MIDWEST LIFE INSURANCE COMPANY	NE	166849	155410	11439	2075-	5119	5	65	0	0
MIDWESTERN UNITED LIFE INS. CO.	IN	266773	212120	54653	486	3102017	50	2410	0	0
MINISTERS LIFE, A MUTUAL LIFE INS. CO.	MN	168956	153521	15435	1287	1359249	1127	9516	122	72
MINNESOTA MUTUAL LIFE INSURANCE CO.	MN	4005271	3850620	154651	3324	72792639	272399	1487948	870	557
MINNESOTA PROTECTIVE LIFE INSURANCE CO	MN	36092	30488	5604	87	391398	996	57775	15	11
MISSOURI NATIONAL LIFE INSURANCE CO.	MO	6270	3846	2424	650-	71960	0	1729	11	28
MML BAY STATE LIFE INSURANCE COMPANY	MO	27858	3361	24497	662	12630	1504	1800	0	0
MML LIFE INSURANCE COMPANY	DE	31367	23270	8097	12221	463820	0	675	0	0

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES INCURRED
MML PENSION INSURANCE COMPANY	DE	165769	136078	29691	1248	0	0	0	0	0
MODERN AMERICAN LIFE INSURANCE CO.	MO	219207	137646	81561	142600	1598002	21417	105771	22	9
MODERN INCOME LIFE INSURANCE COMPANY	MO	46151	39407	6744	275	258500	793	4788	18	9
MODERN PIONEERS' LIFE INSURANCE CO.	AZ	10404	8457	1947	741-	75758	0	88	0	0
MONARCH LIFE INSURANCE COMPANY	MA	4396087	4264715	131352	27384-	12069016	45593	161261	2247	732
MONITOR LIFE INS. CO. OF NEW YORK	NY	11793	8581	3212	217-	114355	420	403	0	0
MONTGOMERY WARD LIFE INSURANCE CO.	IL	287098	196653	90436	36654	6655537	14251	105267	1191	536
MONUMENTAL GENERAL INSURANCE COMPANY	MD	156414	127475	28939	1058	11345579	13470	47206	763	491
MONUMENTAL LIFE INSURANCE COMPANY	MD	678682	605034	73649	11521	9207942	26967	100707	14	2
MONY LIFE INSURANCE COMPANY OF AMERICA	AZ	646566	602894	43672	1008	3986722	4806	49840	0	0
MONY PENSION INS. CORP.	DE	12493	2609	9884	6062	0	0	0	0	0
MUNICH AMERICAN REASSURANCE COMPANY	GA	89575	66869	22706	3	11257848	0	0	0	0
MUTUAL BENEFIT LIFE INSURANCE CO.	NJ	10095979	9722241	373738	35383	60467739	252423	869353	9877	10262
MUTUAL LIFE INSURANCE CO. OF NEW YORK	NY	13976387	13460941	515446	48951	64064819	184461	685909	1787	1279
MUTUAL OF AMERICA LIFE INSURANCE COMPA	NY	4167459	3997503	169957	1447	2349207	352	14595	30	22
MUTUAL OF OMAHA INSURANCE COMPANY	NE	1998223	1539375	458848	64899-	7492040	0	0	13761	9635
MUTUAL SECURITY LIFE INSURANCE CO.	IN	618870	608397	10473	11982-	4661415	8487	45609	889	740
MUTUAL SERVICE LIFE INSURANCE CO.	MN	477570	448557	29014	1363	2863228	0	4499	17	18
MUTUAL TRUST LIFE INSURANCE COMPANY	IL	400948	361393	39555	1448	1649685	9810	12610	2	0
NATIONAL AMERICAN LIFE INS. CO. OF PEN	PA	88054	80917	7137	2995-	263410	0	0	80	14
NATIONAL BENEFIT LIFE INSURANCE CO.	NY	1618449	1560919	57530	16396-	28776556	7223	66202	123	65
NATIONAL FARMERS UNION LIFE INS. CO.	CO	144833	134728	10105	1617	1559033	22586	138246	749	768
NATIONAL FIDELITY LIFE INSURANCE CO.	MO	386722	353249	33473	4105	3050084	12716	98303	193	223
NATIONAL FOUNDATION LIFE INSURANCE CO.	MC	55858	46598	9260	330	64038	0	198	75	155
NATIONAL GROUP LIFE INSURANCE COMPANY	IL	12545	7625	4919	176	21855	0	63	0	0
NATIONAL GUARDIAN LIFE INSURANCE CO.	WI	321103	294083	27020	1712	4054471	3402	52438	13	1
NATIONAL HEALTH INSURANCE COMPANY	TX	28342	14731	13611	1497	16260	0	220	1057	502
NATIONAL HERITAGE LIFE INSURANCE CO.	MC	10470	7873	2597	59	149239	523	571	0	0
NATIONAL HOME LIFE ASSURANCE CO.	MO	3117566	2931840	185727	29452	9167356	7599	75469	741	466
NATIONAL LIFE INSURANCE COMPANY	VT	3590887	3441460	149427	45464-	25461686	24733	111883	130	19
NATIONAL MOTOR CLUB LIFE & ACCIDENT IN	TX	4257	1266	2990	147	1607	0	0	0	0
NATIONAL OLD LINE INSURANCE COMPANY	AR	350770	225535	125236	16196	1278613	20244	3814	243	136
NATIONAL PENSION LIFE INSURANCE COMPAN	VT	9515	2392	7122	163	0	0	0	0	0
NATIONAL RESERVE LIFE INSURANCE CO.	SD	5305	305	5000	8951	0	128	48237	5	0
NATIONAL STATES INSURANCE COMPANY	MO	43767	26321	17446	3949	5194	0	2	7	3
NATIONAL TRAVELERS LIFE COMPANY	IA	243699	219095	24604	2897	2304714	5776	47853	330	300
NATIONAL WESTERN LIFE INSURANCE CO.	CO	1027474	993500	33974	4456	4782114	3508	33942	0	0

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NATIONWIDE LIFE INSURANCE COMPANY	OH	7298978	6939904	359074	15845	20741861	16303	25681	989	816
NATIONWIDE VARIABLE LIFE INS CO	OH	9010	51	8959	401	4627	0	0	0	0
NEW AMERICAN LIFE INSURANCE COMPANY	MO	32435	25553	6883	759	433664	2230	10927	0	0
NEW CENTURY LIFE INSURANCE COMPANY	CA	129575	68009	61565	7404-	176639108	0	0	0	0
NEW ENGLAND GENERAL LIFE INSURANCE CO	DE	121899	101691	20208	1579	0	0	0	94	3
NEW ENGLAND MUTUAL LIFE INS. CO.	MA	14204306	13683890	520416	73479-	65922116	194790	810410	1018	484
NEW ENGLAND VARIABLE LIFE INSURANCE CO	DE	49684	40397	9287	4329-	92671	14295	18936	0	0
NEW JERSEY LIFE INSURANCE COMPANY	NJ	175549	166298	9251	940	1524340	1502	6025	0	0
NEW YORK LIFE & HEALTH INSURANCE CO.	DE	12460	228	12190	435	0	0	0	0	0
NEW YORK LIFE INSURANCE & ANNUITY CORP	DE	7123089	6981098	141991	42452-	43165578	153610	655325	0	0
NEW YORK LIFE INSURANCE COMPANY	NY	31843651	29989544	1854107	137058	209647540	587416	2429790	3328	2817
NN INVESTORS LIFE INSURANCE CO., INC	IA	519061	462907	56154	4901	2091944	2923	11642	1473	1266
NORTH AMERICAN CO FOR LIFE & HEALTH IN	IL	979591	873134	106456	24027	16500787	13679	177411	72	53
NORTH AMERICAN LIFE AND CASUALTY CO.	MN	793902	728431	65472	11289	33409022	550	53782	1811	931
NORTH AMERICAN REASSURANCE COMPANY	NY	539464	482877	56587	9057-	57250868	0	0	0	0
NORTH CENTRAL LIFE INSURANCE COMPANY	MN	232323	220862	11461	1598	4393257	11377	61151	163	90
NORTHBROOK LIFE INSURANCE COMPANY	IL	435707	405838	29869	9100-	2762628	30185	63390	5283	5724
NORTHERN LIFE INSURANCE COMPANY	WA	1197056	1135633	61423	15325	5235665	2054	36267	0	0
NORTHWESTERN MUTUAL LIFE INS. CO.	WI	22602895	21559656	1043239	20147	157594205	391908	2217028	1836	400
NORTHWESTERN NATIONAL LIFE INS. CO.	MN	4715509	4427213	288296	30443	63095779	56644	661586	1642	1106
NRG AMERICA LIFE REASSURANCE CORPORATI	DE	187982	174199	13783	122-	45371	0	0	0	0
NWNL LIFE ASSURANCE COMPANY	MN	4214	44	4170	224	1980	0	0	0	0
OCCIDENTAL LIFE INS. CO. OF N. C.	NC	176755	155799	20955	4421	4816750	8677	26259	236	21
OHIO LIFE INSURANCE COMPANY	OH	184364	157977	26387	6803	3995754	4110	17835	0	0
OHIO NATIONAL LIFE ASSURANCE CORP.	OH	161742	133312	28430	2120	5893286	9528	75002	33	25
OHIO NATIONAL LIFE INSURANCE COMPANY	OH	1581980	1492090	89890	2239	7587968	16461	59089	184	31
OHIO STATE LIFE INSURANCE COMPANY	OH	507119	410893	96226	15759-	7850805	9803	26310	752	549
OLD AMERICAN INSURANCE COMPANY	MO	164728	132215	32513	1934	684653	10038	57699	428	174
OLD LINE LIFE INS. CO. OF AMERICA	WI	582866	455731	127135	30675	28493072	135078	405255	0	0
OLD RELIABLE LIFE INSURANCE COMPANY	TX	4083	167	3915	261	7742	0	0	0	0
OLD REPUBLIC LIFE INSURANCE COMPANY	IL	180367	150518	29849	2143	6703702	2826	8507	877	263
OLD UNITED LIFE INSURANCE COMPANY	AZ	10553	6431	4122	78	158749	15937	23209	302	109
OLD WESTERN LIFE INSURANCE COMPANY	MO	6383	2970	3413	504	173851	0	0	0	0
OMAHA FINANCIAL LIFE INSURANCE CO.	MN	50889	29794	21095	322	3958214	30746	38236	264	136
OPTIMUM RE INSURANCE COMPANY	TX	13747	5820	7927	1468	2783229	0	0	0	0
ORANGE STATE LIFE & HEALTH INSURANCE C	FL	20908	13070	7838	371	10146	0	0	13	2
ORION LIFE INSURANCE COMPANY	DE	2625	19	2606	147	0	0	0	0	0
OXFORD LIFE INSURANCE COMPANY	AZ	256874	144429	112445	3602	607106	0	2211	103	67

TABLE 1
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LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
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** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES INCURRED
OZARK NATIONAL LIFE INSURANCE CO.	MO	102442	90371	12072	4829	3531084	201195	579245	324	98
PACIFIC FIDELITY LIFE INSURANCE CO.	CA	825131	801094	24037	767	2393127	2071	9344	82	54
PACIFIC MUTUAL LIFE INSURANCE COMPANY	CA	6981384	6770547	210839	9740	32790348	20626	135147	421	521
PAN-AMERICAN ASSURANCE COMPANY	LA	147825	124383	23442	1228-	3670586	3602	6594	0	0
PAN-AMERICAN LIFE INSURANCE COMPANY	LA	1437215	1348582	88633	550	7443884	621	19268	21	27
PATHMARK ASSURANCE COMPANY	NE	3414	21	3393	120	0	0	0	0	0
PAUL REVERE LIFE INSURANCE COMPANY	MA	1358732	1229850	128882	23998	12160180	1997	53642	2245	643
PAUL REVERE PROTECTIVE LIFE INS CO.	MA	219668	197866	21802	6149-	1107794	1200	9539	0	0
PAUL REVERE VARIABLE ANNUITY INS CO	MA	753456	711947	41509	13289	254816	0	789	0	0
PENINSULAR LIFE INSURANCE COMPANY	MC	89214	79321	9893	1755-	1074335	0	71	0	0
PENN DIVERSIFIED INSURANCE & ANNUITY C	MO	383061	373779	9282	1078	4375	0	1577	0	0
PENN INSURANCE AND ANNUITY COMPANY	DE	461474	447243	14231	3698-	9374572	319	220192	0	0
PENN MUTUAL LIFE INSURANCE COMPANY	PA	4099485	3928975	170511	2199	23096292	10408	251283	86	7
PENNSYLVANIA LIFE INSURANCE COMPANY	PA	396802	313736	83066	6204	5841349	5283	41279	1943	1087
PENNSYLVANIA NATIONAL LIFE INS. CO.	PA	94178	89870	4308	561-	765162	842	6559	4	0
PENSION LIFE INS. CO. OF AMERICA	NJ	14971	8545	6426	290	763609	0	2475	5	1
PHARMACISTS LIFE INSURANCE COMPANY	IA	3634	1130	2504	7-	82726	2308	14344	0	0
PHF LIFE INSURANCE COMPANY	FL	197224	177497	19727	1764	3882799	96	244	0	0
PHILADELPHIA AMERICAN LIFE INSURANCE C	PA	152745	129527	23219	453	4620006	20	5632	2	4
PHILADELPHIA LIFE INSURANCE COMPANY	PA	1146421	1029730	116691	14138	19337185	21885	90701	1	0
PHOENIX AMERICAN LIFE INSURANCE CO.	DE	126073	120914	5159	785	637503	0	0	0	0
PHOENIX MUTUAL LIFE INSURANCE CO.	CT	5200524	4972960	227564	14261	69491401	17361	136114	288	219
PHYSICIANS LIFE INSURANCE COMPANY	NE	79829	66013	13816	2662	910230	2620	13895	0	0
PIEDMONT AMERICAN LIFE INSURANCE COMPA	DE	6976	6675	301	2443-	91169	0	0	0	0
PIERCE NATIONAL LIFE INSURANCE CO.	CA	167529	151951	15578	4057	487503	2096	15696	0	0
PIONEER AMERICAN INSURANCE COMPANY	TX	14193	7737	6456	917	2309273	6367	17565	0	0
PIONEER LIFE INS. CO. OF ILLINOIS	IL	169403	147274	22129	77	1855219	3688	13360	1366	345
PIONEER MUTUAL LIFE INSURANCE COMPANY	ND	172657	164526	8130	1122	1534293	222	6056	3	2
PIONEER SECURITY LIFE INSURANCE COMPAN	TX	16472	10713	5759	108	210272	1390	1277	0	0
PRAIRIE STATES LIFE INSURANCE COMPANY	SD	86598	75549	11048	2062	481685	724	21921	9	0
PREFERRED RISK LIFE INSURANCE CO.	CO	121839	81765	40074	5573	1543819	8991	15662	31	17
PREMIER LIFE INSURANCE COMPANY	PA	5123	969	4154	120	1067	0	0	0	0
PRESBYTERIAN MIN.FUND LIFE & ANNUITY	PA	75084	70361	4723	513	0	0	0	0	0
PRESBYTERIAN MINISTERS FUND	PA	352806	317283	35523	2816-	1895044	1689	18461	0	0
PRINCIPAL LIFE INSURANCE COMPANY	IA	7669	1600	6069	216	0	0	0	0	0
PRINCIPAL MUTUAL LIFE INSURANCE CO.	IA	19027714	18387497	640218	66142	79535598	269456	1012952	28432	25218
PRINCIPAL NATIONAL LIFE INSURANCE CO.	DE	401566	379302	22264	325	216165	3257	3466	8	0

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PROFESSIONAL INVESTORS LIFE INS. CO.	OK	40022	34968	5054	1770-	109599	3910	6918	1235	413
PROTECTIVE LIFE INSURANCE COMPANY	AL	731858	611405	120454	18308	21521938	10674	91464	28	27
PROVIDENT LIFE & ACCIDENT INS. CO.	TN	3648380	3124077	524303	22003-	93313954	50414	394310	1950	1397
PROVIDENT LIFE INSURANCE COMPANY	ND	153093	134795	18298	731	3294287	31895	57182	0	0
PROVIDENT MUTUAL LIFE INS. CO. OF PHIL	PA	2636039	2507516	128523	2688	17853659	18271	81650	250	276
PROVIDENT NATIONAL ASSURANCE COMPANY	TN	5241569	5086205	155364	18476	0	0	0	0	0
PROVIDERS FIDELITY LIFE INSURANCE CO.	PA	62003	46884	15119	184-	267957	0	0	40	5
PRUCO LIFE INSURANCE COMPANY	AZ	2443222	2398307	44915	139107-	10626690	273201	537554	0	0
PRUDENTIAL INSURANCE CO. OF AMERICA	NJ	108815241	105345764	3469477	930205	644896690	425022	3977664	27181	21852
RELIABLE LIFE INSURANCE COMPANY	MO	343658	297851	45807	2161-	2021834	11194	24048	8	5
RELIANCE STANDARD LIFE INSURANCE CO.	IL	683840	579709	104151	28627	13539520	5540-	96711	242	22
REPUBLIC NATIONAL LIFE INSURANCE CO.	TX	506565	459452	47113	22580	3783765	0	82992	337	221
REPUBLIC-VANGUARD LIFE INS. CO.	TX	61895	32778	29117	2612	1673923	600	8301	0	0
RESERVE LIFE INSURANCE COMPANY	TX	511018	326405	184613	28600	1823860	0	6824	354	236
RESERVE NATIONAL INSURANCE CO.	OK	41027	28084	12943	5463	121008	661	1987	2957	1309
ROCKY MOUNTAIN LIFE INSURANCE COMPANY	CO	6859	2430	4429	725	1652725	0	0	0	0
ROOSEVELT NATIONAL LIFE INS. CO. OF AM	IL	37463	29336	8127	529	403385	0	5802	0	0
ROYAL LIFE INSURANCE CO. OF AMERICA	CT	95950	52173	43777	2538	952760	519	6627	0	0
RUSHMORE MUTUAL LIFE INSURANCE CO.	SD	54335	46270	8065	348	401497	0	3864	1	0
SAFECO LIFE INSURANCE COMPANY	WA	2513660	2417992	95668	4026	19606472	14591	99011	459	313
SAFECO NATIONAL LIFE INSURANCE COMPANY	WA	13107	2967	10140	850	231646	0	2262	0	0
SAVERS LIFE INSURANCE CO. OF AMERICA	MO	15347	9972	5375	1314-	141969	0	0	215	523
SECURITY ASSURANCE COMPANY	AZ	25660	12681	12979	1663	1434468	20022	11351	122	1
SECURITY FIRST LIFE INSURANCE CO.	DE	461956	407887	54068	7035	18525	0	0	0	0
SECURITY GENERAL LIFE INSURANCE CO.	OK	42459	34783	7676	929	26880	76	343	501	331
SECURITY LIFE INS. CO. OF AMERICA	MN	59084	46551	12533	839	1889915	10335	17399	537	262
SECURITY LIFE OF DENVER INSURANCE CO.	CO	916309	716087	200222	3924	28503055	12123	138852	15	18
SECURITY MUTUAL LIFE INS CO OF LINCOLN	NE	224337	201676	22661	1550	3488237	34847	187572	217	485
SECURITY MUTUAL LIFE INS CO OF NEW YOR	NY	640532	613248	27284	2833	13093471	3002	14512	0	0
SECURITY NATIONAL LIFE INSURANCE CO.	UT	26493	22277	4217	259	205869	81	756	0	0
SECURITY OF AMERICA LIFE INSURANCE CO	PA	123265	100785	22480	2352	4031443	6	6	1	0
SECURITY TRUST LIFE INSURANCE COMPANY	GA	149061	113090	35972	4282	988435	598	5920	1	0
SECURITY-CONNECTICUT LIFE INSURANCE CO	CT	619006	497852	121154	12892	24169479	26289	166436	11	4
SENTRY INVESTORS LIFE INSURANCE CO.	MA	26236	14520	11716	801	188160	0	11	0	0
SENTRY LIFE INSURANCE COMPANY	WI	903752	814152	89599	10663	7591565	4156	57045	4363	3498
SHELTER LIFE INSURANCE COMPANY	MO	205668	179134	26533	353	3385479	46410	221111	3585	3333
SIERRA HEALTH AND LIFE INS. CO., INC.	CA	8268	5117	3152	261-	42422	0	0	0	0
SIGNATURE LIFE INS. CO. OF AMERICA	IL	6296	0	6237	259	0	0	0	0	0

TABLE 1
CONDITION AND GENERAL BUSINESS
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FOR THE YEAR ENDING DECEMBER 31, 1987

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES INCURRED
AMA LIFE ASSURANCE COMPANY	MA	1304994	1184692	120302	6215	21681557	7695	33568	23	5
SOONER LIFE INSURANCE COMPANY	OK	41154	29285	11869	1244	1465776	23453	96464	52	8
SOUTHERN LIFE INSURANCE COMPANY	MC	195733	171046	24687	2393	1447692	0	184	0	0
SOUTHLAND LIFE INSURANCE COMPANY	TX	963079	815820	147258	37501	9823250	12507	24809	2	4
SOUTHWESTERN LIFE INSURANCE COMPANY	TX	5799196	5559196	240000	180191	42275780	3982	56863	17	7
SOVEREIGN LIFE INS. CO. OF CALIF.	CA	187385	158566	28819	2126-	9697704	9963	43000	0	0
SPRINGFIELD LIFE INS. CO., INC.	VT	174579	141076	33503	9056	509103	2	6348	338	134
ST. PAUL LIFE INSURANCE COMPANY	MN	4140	1137	3003	5561	18428	220	586	1362	981
STANDARD INSURANCE COMPANY	OR	1460742	1347105	113637	9093	23809836	18338	19429	155	20
STANDARD LIFE & ACCIDENT INS. CO.	OK	229891	195483	34407	9037	797841	1680	10554	1724	1179
STANDARD OF AMERICA LIFE INSURANCE CO.	IL	61085	10233	50852	3517	46668	0	0	0	0
STANDARD SECURITY LIFE INS. CO. OF N.Y	NY	133810	99669	34141	1873	1501860	100	0	4	9
STATE BOND & MORTGAGE LIFE INS. CO.	MN	165253	152822	12431	1335	982684	0	183	0	0
STATE FARM ANNUITY & LIFE INSURANCE CO	IL	4728	14	4714	218	0	0	0	0	0
STATE FARM LIFE INSURANCE COMPANY	IL	8453540	7380547	1072993	99691	119968372	478822	2239674	0	0
STATE LIFE INSURANCE COMPANY	IN	169171	153100	16071	1860	1224715	236	7477	4	3
STATE MUTUAL LIFE ASSUR. CO. OF AMERIC	MA	4375455	4255948	119707	11708	31368274	186	136200	1874	1477
STATES GENERAL LIFE INSURANCE COMPANY	TX	15763	9792	5971	397-	49562	0	69	64	56
STATESMAN NATIONAL LIFE INSURANCE CO.	TX	15613	12161	3452	343	22847	5	137	80	27
STERLING INVESTORS LIFE INSURANCE CO.	FL	10999	9047	1952	1340-	335372	1650	2905	36	0
SUMMIT NATIONAL LIFE INSURANCE COMPANY	OH	298921	260555	38365	1346	14961826	31078	254141	0	0
SUN LIFE ASSUR. CO. OF CANADA U.S.	DE	3505516	3248468	257048	2896-	2094901	0	0	0	0
SUN LIFE ASSURANCE CO. OF CANADA,TORON	CN	1962178	1935598	25580	73393-	38344034	381	17639	248	142
SUN LIFE INSURANCE COMPANY OF AMERICA	MD	2231652	2117966	113686	12934	6120673	4322	14229	0	0
SURETY LIFE INSURANCE COMPANY	UT	196293	170222	26033	1346-	7001178	7978	20782	0	0
TANDEM INSURANCE GROUP, INC.	IL	1441197	1402718	38480	58214-	425	0	0	0	0
TEXAS LIFE INSURANCE COMPANY	TX	191298	177111	14187	2469	3146806	11247	37196	0	0
TIME INSURANCE COMPANY	WI	635392	445044	190348	21288	9641955	75965	252614	9492	5762
TRANS PACIFIC LIFE INSURANCE CO	CA	21342	9848	11494	864	93138	437	43	78	107
TRANS WORLD ASSURANCE COMPANY	CA	110437	92753	17683	2906	1848174	372	2876	0	0
TRANS-GENERAL LIFE INSURANCE CO.	MO	10705	3320	7385	330	47306	0	0	0	0
TRANSAMERICA ASSURANCE COMPANY	CO	8156	4291	3865	2336-	274428	1650	6305	1	0
TRANSAMERICA LIFE INS. & ANNUITY CO.	CA	5583186	5466767	66419	4449-	325356	0	1170	0	0
TRANSAMERICA OCCIDENTAL LIFE INS. CO.	CA	5012125	4618789	393336	31736	18699868	321057	933241	336	166
TRANSPORT LIFE INSURANCE COMPANY	TX	269918	211287	58631	10316	4973262	1817	10589	768	279
TRAVELERS INSURANCE CO. OF ILLINOIS	IL	283898	210758	73140	7711	7703173	0	138693	11	77
TRAVELERS INSURANCE COMPANY	CT	28295491	27635400	960091	42800	161229911	104117	1105608	151-	4874

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TRIAD LIFE INSURANCE CORPORATION	MC	20226	15802	12424	2084	2953370	0	0	0	0
TRUSTMARK LIFE INSURANCE COMPANY	MN	70326	63673	6653	2049	71075	0	0	0	0
UNDERWRITERS LIFE INSURANCE COMPANY	SD	8422	8621	199-	2830-	18083	315	315	153	21
UNION BANKERS INSURANCE COMPANY	TX	154042	137746	16296	693-	901546	348	6440	1247	560
UNION BENEFIT LIFE INSURANCE COMPANY	PA	15595	10833	4762	459-	112110	560	502	5	0
UNION CENTRAL LIFE INSURANCE CO.	OH	2547102	2462931	84170	29990-	22607050	91809	515299	3115	3147
UNION FIDELITY LIFE INSURANCE COMPANY	PA	218261	146516	71745	5831	2129557	5	460	314	177
UNION LABOR LIFE INSURANCE COMPANY	MD	1746629	1729001	17627	5763-	6268799	95	12048	191	124
UNION LIFE INSURANCE COMPANY	AR	137329	119426	17903	973-	5000962	202	18951	0	0
UNION SECURITY LIFE INSURANCE COMPANY	ID	129017	105641	23376	1041-	4201355	85769	66521	1480	472
UNITED AMERICAN INSURANCE COMPANY	DC	531302	441021	90281	51220	4339215	1103	4128	5261	1956
UNITED COMPANIES LIFE INSURANCE CO.	LA	724011	691773	32238	554-	2437619	3925	9119	56	16
UNITED EQUITABLE LIFE INSURANCE CO.	IL	14952	5402	9550	2262-	4740	0	0	0	0
UNITED FIDELITY LIFE INSURANCE CO.	TX	318785	288984	29801	9592	6096751	50836	61776	20	7
UNITED FOUNDERS LIFE INSURANCE CO.	OK	145776	137526	8250	7596	990132	0	58367	66	24
UNITED INSURANCE COMPANY OF AMERICA	IL	2133095	1138042	995053	32575	12471436	18390	37529	107	48
UNITED INVESTORS LIFE INSURANCE COMPAN	MO	2890996	162748	118249	16661	14705310	104771	809786	0	0
UNITED LIBERTY LIFE INSURANCE CO.	OH	62270	58034	4236	421-	508144	0	337	0	0
UNITED LIFE & ACCIDENT INSURANCE CO.	NH	597858	523746	74112	18232	14244599	4424	29148	44	4
UNITED LIFE INSURANCE COMPANY	IA	80852	64202	16650	2365	1871019	15872	57057	3	11
UNITED OF OMAHA LIFE INSURANCE CO.	NE	3210782	2957075	253706	453-	50702060	83028	416451	6981	5408
UNITED PACIFIC LIFE INSURANCE COMPANY	WA	2849785	2755162	94623	10207	2048709	1107	4975	0	0
UNITED PRESIDENTIAL LIFE INS. CO.	IN	299403	267376	32027	4797	5426085	12829	53653	0	0
UNITED SERVICES GENERAL LIFE CO.	OK	3121	32	3090	807	0	5580	0	5	8
UNITED SERVICES LIFE INSURANCE CO.	VA	562671	496196	66475	2727	6031453	9929	72614	0	0
UNITED WORLD LIFE INSURANCE CO.	IL	71485	56372	15113	1908	980151	432	8218	1	0
UNITY MUTUAL LIFE INSURANCE COMPANY	NY	402522	389301	13221	2272-	1812927	0	52	0	0
UNIVERSAL ASSURORS LIFE INSURANCE CO.	ME	7596	4688	2908	205	165365	0	0	3	0
UNIVERSAL GUARANTY LIFE INSURANCE CO.	OH	110969	98913	12057	88-	1388662	2104	4291	0	0
UNIVERSAL LIFE INSURANCE COMPANY	TN	66327	59872	6454	638	690978	1261	2343	41	6
UNIVERSAL SECURITY ASSUR. LIFE INS. CO	CO	3651	489	3162	829-	33133	175	175	0	0
UNIVERSAL UNDERWRITERS LIFE INS. CO.	MO	9.5050	66808	26247	2475	2984852	22413	45545	248	68
UNUM LIFE INSURANCE COMPANY	ME	4144751	3794652	350099	25569-	3494254	0	3252	119	138
UNUM LIFE INSURANCE COMPANY OF AMERICA	ME	1870950	1432181	446769	50181	26836054	13365	186916	5553	2817
UNUM PENSION & INSURANCE COMPANY	ME	748278	729514	18763	3874	0	0	0	0	0
UNWANA LIFE INSURANCE COMPANY	NY	24934	15033	9901	74	1825880	0	0	0	0
US LIFE INS CO IN THE CITY OF NEW YORK	NY	939152	822079	117053	15706	24426638	4221	59571	485	540
USAA ANNUITY AND LIFE INSURANCE CO.	TX	828730	791729	37001	5004	0	0	0	0	0

ACCIDENT & HEALTH DIVISION

This Division is charged with the general supervision and regulation of all matters relating to the writing of accident and health insurance by insurance companies, corporations and societies licensed for such business in Kansas. As of December 31, 1987, there were 979 insurance organizations licensed to transact the business of accident and health insurance in Kansas. This figure represents 19 foreign fraternal societies, 8 Kansas and 366 foreign fire and casualty companies, 1 reciprocal inter-insurance exchange, 18 Kansas and 549 foreign life insurance companies, 4 non-profit medical and hospital service corporations and 13 health maintenance organizations.

These insurance organizations write one or more of the following classes of insurance: basic hospital expense coverage, basic medical-surgical coverage, hospital confinement indemnity coverage, major medical expense coverage, disability income protection coverage, accident only coverage, credit accident and health coverage, specified disease coverage, long term care coverage, dental expense coverage, vision care benefits and specified accident coverage. Pursuant to Kansas insurance laws and regulations, such organizations submitted to this Division, for our review, a total of 20,685 forms and rates in 1987. The figures below show a breakdown of the work load of this Division during that time period.

Review of Policy Forms

With respect to policy form filings, the following chart illustrates the number of filings received and acted upon for 1987.

	1987
Total number of policy forms, applications, inserts and riders received	19,063
Forms Approved	15,912 *
Forms Disapproved	7,286 *

* The forms approved and disapproved will not reflect the number received as they include forms reviewed from the backlog of the past year. In like manner, a portion of the forms received as shown above were not acted upon, and will form the backlog reflected in next year's approved/disapproved record. The approved figures will include some instances where a form was counted disapproved initially, but subsequently approved following further communication with the company.

Review of Rate Filing:

This Division also exercises some authority over rates for individual accident and health policies underwritten by commercial companies, rates charged by Blue Cross and Blue Shield and other non-profit

service corporations, and rates charged by health maintenance organizations. In addition, rates for group accident and health policies are submitted for our information. An accounting of this Division's rate review activity during 1987 produced the following results:

	1987
Rate Filings Received	1,622
Rates Filed	1,396 *
Rates Not Filed	770 *

An important factor in the review of rates by this Division is the monetary savings which accrues to the citizens of Kansas as a result of negotiated reductions in the amount of rate increases requested. The dollar amount of savings created by these actions is difficult to measure since few insurers provide data as to the number of Kansas citizens affected by a particular rate filing. Reductions through rate review occurs in three ways: (1) lower rates than originally requested are allowed; (2) companies voluntarily withdraw the rate filings in response to this Division's review; and (3) no response is received from a company and the file is closed.

* The rates filed and not filed will not reflect the number received as they include rates reviewed from a backlog of the past year. In like manner, a portion of the rates received as shown above were not acted upon, and will form the backlog reflected in next year's filed and not filed record. The filed figures will include some instances where a rate was counted not filed initially, but subsequently filed following further communication with the company.

Market Conduct Reviews:

To provide a method by which this department can more closely monitor the activities of insurance companies and Health Maintenance Organizations (HMO's) transacting business in Kansas, the Accident and Health Division is involved in a Market Conduct Review System. This system has allowed the maintenance of records of the activities of companies and HMO's, agents and products solicited in order to identify and correct problems regarding policyholder and subscriber misunderstanding, misrepresentation, claim payments, etc. During 1987 the Accident and Health Division participated in market conduct reviews of Alliance Life Insurance Company, National Life Insurance Company of Kansas and Pyramid Life Insurance Company, all of which are Kansas domestic life insurance companies. In addition, market conduct examinations were performed on four health maintenance organizations which are domiciled in Kansas; Medplan, Inc., Health Care Plus, Inc., HMO Kansas, Inc., and Kaiser Foundation Health Plan of Kansas City, Inc. A market conduct examination was also conducted on Blue Cross and

Blue Shield of Kansas, Inc., a Kansas Non-Profit Medical and Hospital Service Corporation. Finally, Doug Ruedlinger, Inc., a Third Party Administrator located in Topeka, Kansas, was reviewed for compliance with various statutes and regulations.

Company Admission

As in previous years, increased effort was applied to the processing of applications for Certificates of Authority to include accident and health insurance. As a result of these efforts, 118 companies were authorized to conduct the business of accident and health insurance in the state of Kansas in 1987.

Review of Company Advertising and Solicitation Practices

Approximately 538 pieces of accident and health advertising were reviewed by the Accident and Health Division in 1987. Of this total, 269 were not filed by this Division as they did not comply with our advertising requirements. Our review of advertising usually involves correspondence between this department and the submitting company. Companies are advised of possible violations of Kansas statutes and administrative regulations.

Consumer Assistance

This Division has responded to a number of consumer complaints and inquiries. Our files indicate that in 1987, we received a total of 109 consumer rate and miscellaneous inquiries. It should be noted that this total number does not include those handled by telephone. During 1987, we received approximately 1,100 telephone inquiries and walk-in visits by consumers to discuss insurance matters. The majority of the rate inquiries related to Blue Cross and Blue Shield rate changes. The miscellaneous inquiries were in the form of questionnaires, licensing status of companies and/or agents, claim matters, content of company advertising, effect of new legislation and the legality of cancellations of coverage by companies.

Investigation and Penalty Assessments

During 1987, this division initiated a number of investigations, one of which resulted in the assessment of a fine in the amount of $1,207.68. In this penalty situation, the company was using a form not on file with the department.

The Accident and Health Division continues to investigate areas which include: forms in use contrary to forms filed, use of policy forms and rates not filed, advertising violations, and unfair agent solicitation practices.

Regulation of Administrators

This Division supervises the initial licensing and annual license continuations of third party administrators operating in this state pursuant to Article 38 of the Kansas Insurance Code. This statute requires administrators, as defined in the statute, who handle premiums or who adjust or settle claims for residents of Kansas in connection with life or accident and health insurance or annuities, to acquire a Certificate of Registration from the Commissioner of Insurance. An initial fee of $100 is required at the time of application and a $50 fee is required for continuation of the certificate for successive annual periods. In addition, each administrator must maintain a current synopsis of agreements with insurers outlining the name of the insurance company, effective date of the agreement, the name and type of group insured and coverages provided and an indication of the service provided by the administrator. As of December 31, 1987, there were 182 third party administrators registered in Kansas, 28 of which were registered during 1987.

Regulation of Health Maintenance Organizations

This Division is responsible for the ongoing review of the operation of health maintenance organizations. As of December 31, 1987, 13 HMO's have been admitted to transact business in Kansas since the enactment of the Health Maintenance Organization Act in 1974. Total Health Care, Kaiser Foundation Health Plan of Kansas City, Inc., and Health Plan of Mid-America, Inc., are non-profit health maintenance organizations operating in the greater Kansas City Area. Family Health Plan Corporation is a non-profit plan operating in the greater Newton and McPherson, Kansas areas. HMO Kansas, Inc., a non-profit subsidiary of Blue Cross and Blue Shield of Kansas admitted in 1984 operates in Wichita, Topeka, Hutchinson, Winfield, Salina, Junction City, Manhattan, Larned, Great Bend, Lawrence, and the McPherson, Marion and Harvey County areas. Equicor Health Plan, Inc., originally admitted in 1981 as a non-profit HMO called Health Care Plus, was readmitted on January 1, 1984, and then restructured as of September 1, 1984 to become a subsidiary

corporation of a for-profit holding company. This change was made to facilitate the ownership of other subsidiaries, some of which operate outside the state of Kansas. Equicor Health Plan, Inc., as of December 31, 1987, operates in Wichita, Salina, Emporia, and the greater Kansas City areas. Medplan, Inc., admitted in 1976, is licensed to operate in the greater Kansas City area as a for-profit health maintenance organization, as is Prime Health of Kansas City, admitted on October 27, 1976; Humana Health Plan of Kansas, Inc., admitted February 1, 1985; Cigna Health Plan of Kansas City, Inc., admitted July 11, 1986; and Kansas City Health Maintenance Organization, Inc., Metlife Healthcare Network and Prudential Health Care Plan, all admitted during 1987.

Pursuant to K.S.A. 40-3209 and K.S.A. 40-3210, all contract forms and rates used by an HMO operating in Kansas must be submitted for approval by this department. Contract forms are required to contain a complete description of the health care services and benefits afforded, a list of facilities providing medical services, all exclusions and coverage limitations, must describe enrollment, re-enrollment and dis-enrollment criteria and describe procedures to be followed in the event of member grievances. Rates submitted for approval must be adequately justified using benefit cost data, utilization projections, enrollment projections and reflect anticipated costs for the operation of the HMO in each community where they are authorized to contract business.

Projects Involving Health Maintenance Organizations

During 1987, this Division completed the review of three applications for a certificate of authority for health maintenance organizations to operate in the greater Kansas City area. Kansas City Health Maintenance Organization, affiliated with Lincoln National Life Insurance Company was admitted on July 2, 1987; Metlife Healthcare Network, Inc., affiliated with the Metropolitan Life Insurance Company was admitted on March 30, 1987; and the Prudential Health Care Plan, Inc., which is affiliated with the Prudential Insurance Company of America, was admitted on July 30, 1987.

Health Care Plus, Inc., a Wichita, Kansas based health maintenance organization owned by the Hospital Corporation of America, submitted a filing to change their name to Equicor Health Plan, Inc. This change was effective March 1, 1987. In addition, this company also advised this department that they would be discon-

tinuing their HMO operations in the Lawrence, Topeka, Manhattan and Hutchinson/Great Bend areas. The company cited several reasons for their closing down operations in these areas, including the discontinuance of Medicare risk business in these areas, as well as a corporate emphasis on expanding operations in larger metropolitan areas.

Projects Involving Blue Cross and Blue Shield

A series of filings from Blue Cross and Blue Shield of Kansas City proposed revised rates to be effective after November 1, 1987. Blue Cross and Blue Shield of Kansas City proposed to increase rates for their non-group programs representing increases of 12.1% for their Direct Pay Underwritten program and 13.6% for their Preferred Care Direct Enrolled Program. These rates were approved as filed by the company. Subsequent to the approval of these rates, the company elected to lower the proposed rate increase for the Preferred Care Direct Enrolled Program from 10.3% to 8.7%, based on loss experience data more current than considered in the original filing.

Blue Cross and Blue Shield of Kansas City also submitted a filing, to be effective on January 1, 1988, to increase rates for their Medicare Tie-In Plan Program, which provides coverage complementary to Medicare and marketed to individuals over age 65. These rates were proposed to increase 10.6% from $55.70 per month to $61.63 per month. The company also advised that they would not be increasing rates for that portion of the Tie-In Program marketed to individuals under the age of 65 and disabled.

Blue Cross and Blue Shield of Kansas also proposed revised rates during 1987 to be effective on and after January 1, 1988. In August, a filing was submitted to revise the base rates used to determine rates for their Merit-Rated Group Programs. The base rates submitted for approval were based on the currently approved rates adjusted for inflation, cost and utilization trends. The actual rate changes, with respect to any particular group rated under this program, ultimately depends on the favorable or unfavorable loss experience of the individual group and any benefit package changes from year to year.

Blue Cross and Blue Shield of Kansas also submitted a filing of revised rates for their individual product line, including Non-Group Direct Enrolled, Farm Bureau, Non-Group Conversion and Plan 65

and Plan D Programs. These revised rates were filed to be effective January 1, 1988, and in some cases, represent the first rate adjustments since 1984. Rates for the Non-Group Direct Enrolled and Farm Bureau Programs increased 18.6% and the Non-Group Conversion rates were increased 7.2%. Rates for their Medicare Supplement, Plan 65 and Plan D (disabled) programs had previously been the same, with loss experience combined for rate determination. In this filing, Blue Cross and Blue Shield of Kansas proposed to split the premium and loss experience and establish separate rating structures for these programs to more accurately reflect the higher utilization and costs associated with the under age 65, disabled segment of the program. Rates for the Plan 65, Over Age 65 Program were increased 9.6%, from $38.73 per month to $42.45 per month. Plan D rates were originally proposed to increase 94.5%, from $38.73 to $75.32. However, during the review process, the department was able to negotiate a reduced increase in rates to $57.00 per month, or an increase of 47.2%. Overall, the rate negotiation process resulted in reduced rate increases or savings of $2,379,000 in premium dollars for Kansas citizens enrolled in the non-group conversion, Plan D and Plan 65 programs.

This department also received commitments from both Blue Cross and Blue Shield of Kansas and Blue Cross and Blue Shield of Kansas City to reevaluate their approved rates for Medicare Supplement Programs during 1988 should Congress enact legislation currently pending that would increase health benefits available through the Medicare Program and effectively reduce benefits that would be payable through the companies' supplement programs. The companies have agreed to reevaluate trend and cost estimates and adjust rates for Medicare Supplement Programs as necessary based on the anticipated effect of Congressional legislation.

Involvement in Other Projects

1. Each year, this Division has undertaken the examination and audit of the following annual statements:

   A. Blue Cross and Blue Shield of Kansas
   B. Blue Cross and Blue Shield of Kansas City
   C. Delta Dental Plan of Kansas
   D. Vision Service Plan of Kansas, Inc.
   E. Family Health Plan

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USAA LIFE INSURANCE COMPANY	TX	755092	703846	51246	3600	25850871	45128	225335	84	37
USLIFE CREDIT LIFE INSURANCE CO.	IL	119152	96821	22330	29	5700119	18037	27136	51	49
UTICA NATIONAL LIFE INSURANCE CO.	NY	69062	60690	8372	169-	1002410	0	0	0	0
VALLEY FORGE LIFE INSURANCE COMPANY	PA	249100	181387	67713	8703	14939458	32039	125409	10	1
VARIABLE ANNUITY LIFE INSURANCE CO.	TX	7770749	7601795	168954	20976	2898	0	0	0	0
VERMONT LIFE INSURANCE COMPANY	VT	118998	110403	8595	3032-	888278	3247	7844	0	0
VETERANS LIFE INSURANCE COMPANY	IL	164775	126640	38134	739-	7792368	29711	90093	68	16
VISTA LIFE INSURANCE COMPANY	MI	30944	21463	9481	669	2051021	4076	39649	564	115
VOLUNTEER STATE LIFE INSURANCE CO.	TN	358503	314758	43746	2651	6425984	7355	42640	0	3
VULCAN LIFE INSURANCE COMPANY	AL	76247	71137	5110	243-	2745105	251	72468	94	56
WABASH LIFE INSURANCE COMPANY	IN	206668	188076	18592	4421	2006865	0	5740	2093	0
WASHINGTON NATIONAL INSURANCE CO.	IL	1741741	1606480	135260	11156-	21994206	21804	87020	1620	875
WASHINGTON SQUARE LIFE INSURANCE COMPA	PA	249197	238788	10410	770	207921	0	0	0	0
WELLINGTON LIFE INSURANCE COMPANY	AZ	6331	2427	3903	350	73795	0	0	0	0
WEST COAST LIFE INSURANCE COMPANY	CA	330328	257306	73022	2669	3757089	0	912	0	0
WESTERN & SOUTHERN LIFE INS. CO.	OH	3309102	2767838	541264	32507	28528601	18028	90500	147	187
WESTERN FIDELITY INSURANCE COMPANY	LA	17145	7082	10063	261	124456	924	756	487	100
WESTERN LIFE INSURANCE COMPANY	MN	661858	593588	68269	5656-	11122496	20685	156459	1906	1367
WESTERN NATIONAL LIFE INSURANCE CO.	TX	2454030	2295776	158254	9090	2050061	2661	25847	0	0
WESTERN RESERVE LIFE ASSUR CO OF OHIO	OH	197372	161650	35722	4981	3458049	7001	38027	0	0
WESTERN SECURITY LIFE INSURANCE COMPAN	AZ	65272	54630	10642	539	2119459	0	0	0	0
WESTERN STATES LIFE INSURANCE CO.	ND	407432	331030	76402	2246	5242687	55813	226939	21	7
WESTERN UNIVERSAL LIFE INSURANCE CO.	CA	1603	12	1591	49	0	0	0	0	0
WESTERN-SOUTHERN LIFE ASSURANCE COMPAN	OH	545543	495752	49791	2519	18181909	26961	116770	0	0
WESTFIELD LIFE INSURANCE COMPANY	OH	123317	103935	19383	2995-	5016617	3	1145	0	0
WESTLAND LIFE INSURANCE COMPANY	CA	24164	12380	11784	1993	70432	0	69	0	0
WISCONSIN NATIONAL LIFE INSURANCE CO.	WI	204028	172600	31428	1602	3282906	0	423	3	4
WM. PENN LIFE ASSURANCE CO. OF AMERICA	IN	27578	18484	9094	1312	2651137	7349	11950	0	0
WOODMEN ACCIDENT & LIFE COMPANY	NE	373885	335433	38451	880	2274510	48780	154640	1332	1122
WORLD INSURANCE COMPANY	NE	93934	85409	8525	117	256210	306	1190	442	344
WORLD SERVICE LIFE INS. CO. OF COLORAD	CO	39105	18354	20751	2938	179466	129	0	5	4
WORLD SERVICE LIFE INSURANCE CO.	CO	184138	178326	5812	11300	1055761	0	22274	18	9
XEROX FINANCIAL SERVICES LIFE INS. CO.	MO	349799	327623	22176	12062-	269086	2757	3728	0	0
ZALE LIFE INSURANCE COMPANY	AZ	23586	13742	9845	4149	325171	0	17	0	0
ZURICH AMERICAN LIFE INSURANCE CO.	IL	55167	37496	17671	6948-	1967566	32878	50140	2	0
SUB-TOTAL		967415890	910610659	56824622	4646463	8670651403	14772023	68797494	376558	272927
GRAND TOTAL		972444839	915131460	57332769	4672762	8720420013	16017792	76699268	388271	278704

TABLE 2
CONDITION AND GENERAL BUSINESS
FRATERNAL SOCIETIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1987

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SPEC.RES. AND/OR UNASSIGNED FUNDS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES INCURRED
SOCIETIES OF OTHER STATES										
AID ASSOCIATION FOR LUTHERANS	WI	5326964	4953342	373523	194-	43254629	143796	946232	1876	1249
AMERICAN FRATERNAL UNION	MN	16805	15956	849	101-	45738	96	391	2	1
AMERICAN SLOVENIAN CATHOLIC UNION	IL	26592	22375	4217	84-	53563	23	814	4	2
ASSURED LIFE ASSOCIATION	CO	39710	31389	8322	256	186229	0	177	0	0
BAPTIST LIFE ASSOCIATION	NY	12818	11850	967	6-	86024	70	1256	1	0
CATHOLIC ORDER OF FORESTERS	IL	228088	186568	41519	580	897238	2477	11089	0	0
CATHOLIC WORKMAN	MN	14831	8606	6225	426	28228	13	1031	0	0
CROATIAN CATHOLIC UNION OF USA & CANAD	IN	6120	4406	1715	70	11757	12	734	1	1
CROATIAN FRATERNAL UNION OF AMERICA	PA	82281	74152	8129	380-	389555	176	2021	5	7
CSA FRATERNAL LIFE	IL	60329	53701	6628	571-	151424	570	508	0	0
ELECTRICAL WORKERS' BENEFIT ASSOC.	DC	255413	192916	62497	5244	796152	120	2962	0	0
INDEPENDENT ORDER OF FORESTERS	ON	1947414	1600135	347279	16940	14635072	30986	12155	14	13
KNIGHTS OF COLUMBUS	CT	2203706	1925502	278204	22587	12745552	58726	330928	255	101
LOYAL CHRISTIAN BENEFIT ASSOCIATION	PA	58762	51854	6907	24	182114	25	916	0	0
LUTHERAN BROTHERHOOD	MN	4235037	3961891	273146	20870	20921932	45308	220878	283	199
MENNONITE MUTUAL AID ASSOCIATION	IN	61138	48073	13065	70-	92414	545	6369	4583	4356
MODERN WOODMEN OF AMERICA	IL	1105991	986352	119639	3967	10505825	53710	221107	19	36
NATIONAL CATHOLIC SOCIETY OF FORESTERS	IL	68303	52047	16255	1140-	131399	0	39	0	0
NATIONAL FRATERNAL SOCIETY OF THE DEAF	IL	9338	8303	1035	82-	24497	0	668	0	0
NATIONAL SLOVAK SOCIETY OF THE USA	PA	15758	14006	1752	56	27145	0	14	0	0
NORTH AMERICAN BENEFIT ASSOCIATION	MI	108491	81707	26984	397-	448465	0	722	0	0
ORDER OF UNITED COMM. TRAV. OF AM.	OH	30263	7252	23011	1539	5495	384	502	184	76
POLICE & FIREMEN'S INSURANCE ASSOC.	IN	33637	19631	14006	187-	88616	0	248	19	12
POLISH NAT'L ALL. OF THE US OF NA	IL	213418	185626	27793	2200	524428	16	698	0	0
POLISH ROMAN CATHOLIC UN. OF AM.	IL	67554	55505	12049	97	124289	6	544	0	0
ROYAL NEIGHBORS OF AMERICA	IL	384549	280890	103659	6700	731953	5697	37966	0	0
SLOVENE NATIONAL BENEFIT SOCIETY	IL	48523	43015	5508	373-	92005	479	2594	7	9
TRAVELERS PROTECTIVE ASSN. OF AMERICA	MO	14058	2271	11787	436	188	0	0	7	1
UKRAINIAN NATIONAL ASSOC., INC.	NJ	59974	40616	19357	2921	100266	0	148	0	0
WESTERN CATHOLIC UNION	IL	14256	14723	1533	291	59249	0	50	1	0
WESTERN FRATERNAL LIFE ASSOCIATION	IA	70667	62058	8609	228	363716	3008	8295	0	0
WOODMEN OF THE WORLD LIFE INS. SOC.	NE	1758585	1586125	172460	2328	17549343	103	1429	1	0
GRAND TOTAL		18583473	14582845	2000628	84177	125254518	346346	1813683	7263	6062

TABLE 3
SUMMARY OF KANSAS BUSINESS OF LIFE COMPANIES, 1987

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	LIFE PREMIUMS RECEIVED				LIFE CLAIMS AND BENEFITS PAID			
	ORDINARY	CREDIT	GROUP	INDUSTRIAL	ORDINARY	CREDIT	GROUP	INDUSTRIAL
DOMESTIC LIFE COMPANIES	63341	2137	12592	0	43393	676	13494	0
FOREIGN LIFE COMPANIES	772627	25180	147953	1015	373380	8427	185166	5812
FRATERNALS	30398	0	0	0	12946	0	0	0
TOTAL	866367	27317	160545	1015	429720	9104	198659	5812

F. Equicor Health Plan, Inc.
G. Prime Health
H. Total Health Care
I. Health Plan of Mid-America
J. HMO Kansas
K. Humana Health Plan of Kansas, Inc.
L. Kaiser Foundation Health Plan of Kansas City
M. Medplan, Inc.
N. MetLife Health Care Network of Kansas City, Inc.
O. Prudential Health Care Plan, Inc.
P. CIGNA Health Plan of Kansas City, Inc.
Q. Kansas City Health Maintenance Organization, Inc.

2. In 1987, employees of this division participated in the following insurance related meetings and programs:

   a. Participation in a long-term care insurance seminar held at Rolling Hills Health Center, Topeka, Kansas.
   b. Presented a speech to members of League of Women Voters of Kansas.
   c. Presented a speech to the Douglas County Chapter of the Kansas for the Improvement of Nursing Homes in Lawrence, Kansas.
   d. Participation in a semi-annual training session held by the Kansas Department on Aging for area agencies on aging.
   e. Presented a speech at a seminar held by the Jayhawk Area on Aging.
   f. Participation in a seminar held in Overland Park, Kansas by the Central State Coalition on Aging.
   g. Participation in Kansas HMO Association monthly meetings.
   h. Participation in semi-annual meetings held by the Kansas Diabetes Advisory Council.
   i. Presented a speech to the Kansas Association for Mental Health at a meeting held in Lawrence, Kansas.

3. To aid this department in the continued monitoring of Medicare Supplement benefits written in this state, the accident and health division initiated an investigation to determine if those insurance companies writing Medicare Supplement business in Kansas were in compliance with the minimum ratio requirements of 60% as required by K.A.R. 40-4-35.

   Medicare Supplement experience exhibits are due on June 30 of each year. Upon receipt of this information, a thorough

review of those "Experience Reporting Forms" was conducted and those companies that were issuing forms with less than a 60% loss were contacted again. A review was made of all company responses to determine if information from companies had been satisfactorily completed. Additional correspondence with these companies included requests for loss/ratio projections for the forms reviewed.

Since the adoption of K.A.R. 40-4-35, approximately 263 Medicare Supplement policy forms have been approved for 87 companies writing this business in Kansas.

As of this printing, all information from this investigation has not been completely compiled. However, the information collected will serve this Department as a reference when further rate increases are proposed by any of those companies included in this investigation.

4. During 1987, this Division spent a considerable amount of time discussing with company officials of health maintenance organizations the operation of quality assurance review programs. 1987 House Bill No. 2111 was enacted, amending K.S.A. 40-3211(b), specifying that at least once every three years a health maintenance organization licensed in this state shall obtain a written quality of care assessment by an independent quality review organization acceptable to the commissioner. For those health maintenance organizations licensed, the Department has determined that the initial written assessment required shall be completed no later than July 1, 1990. The Department contacted all licensed health maintenance organizations asking them to outline their proposed method of meeting the requirements of this House Bill and indicating any timetables contemplated to complete the initial review prior to July 1, 1990. Health maintenance organizations licensed in the state are working collectively through the Kansas HMO Association to develop acceptable minimum review and audit standards. Various independent quality of care organizations, that operate nationally, have made presentations to the Association in anticipation of contracting to provide health maintenance organizations in Kansas the opportunity to complete the required review. The Department is actively working with the Association to determine acceptable minimum audit guidelines and determine the acceptability of any independent quality of care

review organization which would be contracting with HMOs licensed in this state to complete the requirements of a written quality of care assessment.

5. Throughout 1987, this division, in addition to the normal daily activities, participated in a variety of "special projects" some of which are outlined below:

   a. To address the concern among senior citizens about the cost of long term care, Commissioner Bell appointed an Ad Hoc Committee on Long Term Care in July of 1986. The thirteen member committee is comprised of representatives of senior citizens groups and associations, state agencies, and insurance officials. Since the committee's inception, it has met on twelve occasions. Subjects covered at these meetings included dicussion of what insurance products are available, the cost of these products, obstacles or barriers to long term care insurance, and various components involved in long term care policy provisions, such as exclusions, benefits, rates and pre-existing condition limitations.

      The Committee provided suggestions and recommendations to the Commissioner in 1987 of possible courses of action to address the problems facing Kansas citizens as respects long term care issues.

      One such recommendation resulted in the passage by the 1987 Kansas Legislature of a long term care insurance act. As a result of the Ad Hoc Committee recommendation, Commissioner Bell proposed to the 1987 Kansas Legislature Senate Bill No. 132. This bill was enacted into law and became effective January 1, 1988.

      Senate Bill No. 132—The Long-Term Care Insurance Act—does not mandate any type of coverage. It does, however, authorize the commissioner to adopt regulations that establish specific standards for customary contractual provisions. The Ad Hoc Committee on Long Term Care has developed draft regulations and it is anticipated that these regulations will be formally adopted in early 1988.

   b. In an attempt to determine the need for a health insurance pooling mechanism for Kansas citizens who are unable to procure adequate health insurance in the voluntary market, the 1986 Kansas Legislature enacted Substitute for Senate Bill No. 121. This bill charged the insurance department with the responsibility of collecting data from accident and health insurers regarding the number of applicants declined

or had coverage limitations imposed including the incidence of a higher-than-standard rate being charged. The prescribed reporting period was July 1, 1986 to June 30, 1987. The results of the survey were tabulated and companies reported processing 79,230 applications, of which 5.14% were declined. Of those not declined, 16.74% were issued with health restrictions (riders) and/or written at rates higher than those charged a standard risk. In addition, this survey revealed that many individuals choose to terminate coverage soon after a policy is delivered when they discover the attachment of health restriction riders.

On January 8, 1988 Commissioner Bell sent to the governor and the Kansas legislature a copy of the formal "Accident and Health Risk Pool Report". The report contained the data obtained from insurance companies along with a proposed plan for uninsurables. In addition, the report set forth specific recommendations regarding the operation of a plan including eligibility provisions, benefits provided, assessment of plan losses, complaint and grievance procedures and other elements necessary for the implementation and operation of the plan.

The report will allow the legislature the opportunity to review the data and comment on whether there is a need for implementation of a plan and, if so, consider whether or not the proposed plan should be approved.

c. The 1987 session of the Kansas Legislature enacted numerous laws which will directly affect the workload of the Accident and Health Division. Below is a synopsis of the various laws which become effective during 1987 or early 1988.

S.B. 105 Prohibits unfair discrimination in the underwriting or rating of insurance policies solely because of blindness. (Eff. 7/1/87)

S.B. 132 Establishes specific requirements and authorizes the Commissioner to adopt standards for long term care insurance policies. (Eff. 1/1/88).

H.B. 2111 Establishes requirements relating to quality of care evaluations of HMO's. (Eff. 7-1-87)

H.B. 2112 Makes HMO's subject to the Unfair Trade Practices Act. (Eff. 7/1/87)

H.B. 2404 Enables nonprofit pharmacy service corporations to enter into contracts with participating

pharmacists for the purpose of providing a prepaid pharmaceutical plan. (Eff. 7/1/87)

H.B. 2484 Makes the Kansas conversion and continuation law secondary to federal accident and health continuation provision contained in COBRA. (Eff. 4-23-87)

H.B. 2564 Provides for registration of for-profit prepaid legal and dental service plans. (Eff. 1-1-88)

d. In 1987, the Accident and Health Division spent a considerable amount of time reviewing and investigating the use of "lead cards" in Kansas by a number of marketing businesses. The Department had received a number of complaints that entities purporting to be senior citizen resource or advocacy organizations were using lead cards as a means of generating responses for potential customers. The names of respondents were sold to agents or companies.

In reviewing this matter the department discovered for the most part, the names or titles of the lead card companies were fictitious and the mailing addresses were merely "drop-points" and not addresses of bona fide businesses. The descriptions of the coverage on the lead cards were often exaggerated, and they rarely identified an insurance company or agent. In most cases, the consumer was not advised that an agent would call on them as a result of responding to the card.

As a result of our investigation, on April 7, 1987 Commissioner Bell issued Bulletin 1987-6 to life and health insurers authorized in Kansas concerning the use of "lead cards" in the solicitation of insurance. The purpose of the bulletin was to warn companies that the use of lead cards may constitute a violation of statutes and regulations pertaining to misleading or deceptive practices, and that administrative action may be taken against any company or agent believed to be in violation.

e. On September 7, 1986 the department sent a letter to the President of Blue Cross and Blue Shield of Kansas requesting that they develop and implement a program of health care protection specifically designed for the financially indigent. As a result of this correspondence, Blue Cross and Blue Shield of Kansas will be offering in 1988 a health insurance program specifically designed for the financially indigent people of Kansas. It is called "The Caring Program". This program will be conducted on a 12 month

experimental basis starting January 1, 1988 and will be carried out in Shawnee and Barton counties. The experiment will be a joint effort of Blue Cross and Blue Shield of Kansas, the Kansas Hospital Association and the Kansas Medical Society. At the conclusion of the experiment an analysis will be completed to determine the feasibility of expanding this program statewide.

6. This Division was also involved in the continuing process of reviewing and investigating the adequacy of currents statutes and regulations in an attempt to propose more efficient and beneficial insurance legislation.

FIRE AND CASUALTY DIVISION

This division is responsible for the review and approval or disapproval of Fire and Casualty rates, rules and forms filings submitted by approximately 682 companies licensed to operate in Kansas. The following table is a comparison between the years 1986 and 1987 showing the number of filings received and handled by this division:

	1986	*1987*
Policy and Endorsement Forms Received	33,571	30,092
Policy and Endorsement Forms Approved	22,058	28,844
Policy and Endorsement Forms Disapproved	223	11,057
Rating Filings Received	8,932	12,512
Rate Filings Approved	7,113	7,207
Rate Filings Disapproved	1,018	1,962

Excess Lines

This division maintains a list of Insurers not authorized to do business in this state but who may accept business after complying with the provisions of K.S.A. 40-246e. Companies complying with this statute may accept business through properly licensed excess lines agents. A total of 326 agents held an excess lines license in 1986. Approximately 174 excess lines agents wrote 5,476 policies in 1985. The total premium and penalty tax collected on these policies was received in 1987 and amounted to $2,005,445.55 as provided by K.S.A. 40-246c.

Annual Statement Review

In addition to the division's function of reviewing Fire and Casualty rate, rule and form filings, it is also this division's responsibility to assist in examining the yearly annual statements submitted by the companies holding a Kansas Certificate of Authority.

See Tables 4-12 for information extracted from the annual statements of Mutual Insurance Companies, Kansas Mutual Hail Insurance Companies, Reciprocal or Inter-Insurance Exchanges, Stock Fire and Casualty Insurance Companies of the U.S., and Stock Fire and Casualty Insurance Companies of foreign countries. A summary of the Kansas business for Fire, Casualty and Mortgage Guaranty companies can be found in this report.

Another responsibility of this division is to verify, assess and collect, pursuant to applicable statutes, fees and premium taxes on direct Kansas business written by licensed companies. During fiscal

1987 $37,581,517.16 was collected in fees and premium taxes from Fire and Casualty companies. This represented a .037% decrease over 1986.

Firefighters Relief Fund Tax

All premium taxes collected are deposited into the General Revenue Fund. In 1987, the Firefighters Relief Fund Tax was collected and deposited into a special fund. The revenue collected for this fund was distributed to 485 cities, counties, townships and fire districts qualified to participate in the distribution of the tax. The State Firefighters Relief Fund is generated by a tax imposed on insurance companies writing fire insurance coverages within the state of Kansas.

The distribution of the Fund was made as follows:

a. The Commissioner of Insurance sets aside the administrative expenses that have been approved by the legislature for this department in administering the Fund. In 1987, the amount set aside for FY 1988 administrative expenses was $48,072.
b. An amount equal to 3% of the total amount collected is paid to the Kansas State Firefighters Association, Inc., for the education and study of fire prevention and fire extinguishment. This figure for Fiscal Year 1987 was $119,215.
c. An amount equal to 5% of the total amount collected is paid to the Kansas State Firefighters Association, Inc., to be used as a death benefit fund. The amount of this payment, however, cannot exceed the amount necessary to restore the balance of this Fund to $100,000. The amount to restore this fund for Fiscal Year 1987 was $76,500.
d. The amount received by each association was based upon the amount of fire insurance written in the area served by that association. The 1987 total distribution to all associations was $3,778,613.

Fire Marshal Tax

For the purpose of maintaining the department of the state Fire Marshal, K.S.A. 75-1508 requires each fire insurance company doing business in this state to pay to the Commissioner of Insurance on or before March 15, each year, such levy as may be made by the state Fire Marshal. The levy shall not be more than 1.25% of a sum equal to the gross cash receipts as premiums of such company on

all fire business transacted by it in the state of Kansas during the preceding year. The tax collected pursuant to this statute was remitted to the State Treasurer pursuant to K.S.A. 75-1514. The total Fire Marshal Tax collected for 1987 was $2,040,436.

Premium Tax on Kansas Companies

The 1970 Legislature enacted a tax on Kansas insurance companies at the rate of one percent per annum on all premiums received on risks located in this state. The revenue from this tax is deposited into the General Revenue Fund. The year 1987 marked the seventeenth time in which this department collected the premium tax from companies organized under the laws of this state. The total Premium Tax collected from Kansas companies for 1987 was $6,229,515.

Privilege Tax on Kansas Companies

The year 1987 also marked the seventeenth time this department collected a Privilege Tax from each company organized under the laws of this state. The revenue from this tax is also deposited into the General Revenue Fund and is the result of the 1970 Legislation which enacted a five percent tax on the companies' net income as a privilege of doing business in this state. The total Privilege Tax collected in 1987 was $480,755.

Kansas Insurance Guaranty Association

The Kansas Insurance Guaranty Association Act continues to function pursuant to legislation, also enacted by the 1970 Legislature. The purpose of the act is to provide a mechanism for the payment of coverage under certain insurance policies, to avoid excessive delay in payment of such claims and to avoid financial loss to claimants or policyholders because of the insolvency of an insurer. Further, this act assists in the detection and prevention of insurer insolvencies, and provides an association to assess the costs of such protection among insurers. The act applies to the kinds of direct insurance specified in K.S.A. 40-901 and 40-1102, except for certain specified lines such as Accident and Health, Credit and Title Insurance.

The Board of Directors of the Kansas Insurance Guaranty Association is complosed of nine persons representing member insurance companies and appointed by the Commissioner of Insurance.

Workers' Compensation Assigned Risk Plan

The Workers' Compensation Assigned Risk Plan operates under authority of K.S.A. 40-2108. The Plan provides Workers' Compensation and Employers' Liability Insurance for qualified applicants unable to procure this kind of insurance in the normal market. The Kansas Council on Compensation Insurance administers the Workers' Compensation Assigned Risk Plan and has provided the following information:

Calendar Year	Number of Risks Insured in Plan	New Plan Applications Received	Earned Premium	Incurred Losses	Loss Ratios	Total # of Risks Insured (Statewide)	% of Risks Insured in the Plan Compared to Total in State
1981	4,221	1,551	16,375,892	11,988,861	73.2%	40,831	10.3%
1982	3,301	1,414	13,868,425	9,641,177	69.5%	40,967	8.1%
1983	3,734	1,250	9,531,379	7,678,544	80.6%	40,860	9.1%
1984	4,501	1,641	10,452,825	8,814,462	84.3%	45,308	9.9%
1985	6,971	5,715	17,382,973	21,737,161	126.0%	46,705	14.9%
1986	7,764	7,036	39,826,987	40,139,386	100.8%	48,610	16.0%
1987	9,700	6,654	35,660,631*	———	———	36,824	26.3%

* Estimated as of December 31, 1987

Kansas FAIR Plan

Kansas FAIR Plan (Fair Access to Insurance Requirements) operates under K.S.A. 40-2101 and Insurance Department Regulation 40-3-33. The purpose of the Plan is to provide fire, extended coverage, vandalism and malicious mischief insurance for qualified applicants unable to obtain this kind of insurance in the normal market, and to provide an all-industry placement facility which will provide for an equitable distribution and placement of risks among all insureds. The nine members of the governing committee were appointed by the commissioner. The following table reflects a comparison of the years 1981 through 1987.

Year	No. of Policies in Force of New and Renewal	No. of New Applications Received	Premium Written	No. of Losses Reported	Amount of Losses Paid	Loss Ratio Paid/ Written	Insurance in Force
1981	10,899	3,745	1,970,566	767	1,503,668	76.3%	163,639,786
1982	10,357	4,305	1,819,000	1,785	2,444,000	134.4%	171,444,000
1983	11,691	3,751	1,797,000	761	1,381,000	76.9%	167,428,000
1984	11,307	4,093	1,849,000	798	1,268,000	68.6%	155,923,000
1985	9,961	5,804	2,583,000	583	1,252,000	48.4%	214,772,000
1986	11,579	6,608	4,119,000	814	1,738,000	42.0%	305,997,000
1987	10,255	5,053	3,690,000	1,073	2,023,000	54.8%	261,180,000

HEALTH MAINTENANCE ORGANIZATIONS AUTHORIZED IN KANSAS FOR YEAR-ENDING DECEMBER 31, 1987

(000) OMITTED

NAME	Net EARNED SUBSCRIP-TIONS	TOTAL INCOME	COSTS OF HOSPITAL AND MEDICAL BENEFITS	TOTAL DISBURSE-MENTS	ADMITTED ASSETS	LIABIL-ITIES	SURPLUS OF ADMITTED ASSETS OVER REPORTED LIABILITIES	—KANSAS— NET EARNED SUBSCRIP-TIONS	—KANSAS— COSTS OF HOSPITAL AND MEDICAL BENEFITS
CIGNA Health Plan of Kansas City, Inc.	2,570	2,665	2,291	4,699	1,784	907	877	247	220
Equicor Health Plan, Inc.	81,601	83,908	75,672	84,393	18,795	17,449	1,347	81,601	83,908
Family Health Plan	3,635	3,699	2,932	3,549	1,134	723	410	3,635	2,932
Health Plan of Mid-America	15,232	15,503	12,954	15,503	2,441	1,607	834	4,064	3,456
HMO Kansas, Inc.	52,836	59,254	52,541	59,030	17,972	10,157	7,815	52,836	52,541
Humana Health Plan of Kansas, Inc.	1,747	1,941	1,075	1,258	2,427	1,045	1,382	1,747	1,075
Kaiser Foundation Health Plan of Kansas City, Inc.	10,160	10,492	11,149	13,993	4,579	9,270	(4,691)	6,768	7,427
Kansas City Health Maintenance Organization, Inc.	414	464	411	1,598	1,508	203	1,306	69	62
Medplan, Inc.	2,162	2,177	2,921	3,079	313	1,120	(807)	2,144	2,896
MetLife Healthcare Network of Kansas City, Inc.	364	387	430	1,824	351	262	90	115	126
Prime Health Kansas City, Inc. d/b/a Prime Health	50,014	58,956	56,142	62,974	17,599	20,371	(2,722)	6,939	7,789
Prudential Health Care Plan, Inc.	506,890	64	464,262	548,492	128,953	113,504	15,449	499	476
Total Health Care	89,925	94,362	93,856	100,813	23,962	23,662	300	10,659	11,171
TOTAL	817,550	333,872	777,636	901,205	221,818	200,280	21,590	171,313	174,079

NON-PROFIT MEDICAL AND HOSPITAL SERVICE CORPORATIONS AUTHORIZED IN KANSAS FOR YEAR-ENDING DECEMBER 31, 1987

(000) OMITTED

NAME	PREMIUMS EARNED	CLAIMS INCURRED	ALL OTHER EXPENSES INCURRED	UNDER-WRITING GAIN/LOSS	NET GAIN/LOSS	ADMITTED ASSETS	TOTAL LIABIL-ITIES	SURPLUS	—KANSAS— PREMIUMS EARNED	—KANSAS— CLAIMS INCURRED
Blue Cross and Blue Shield of Kansas	388,250	377,422	48,054	(37,227)	(19,203)	228,668	112,577	116,090	388,250	377,422
Blue Cross and Blue Shield of Kansas City	283,056	258,894	33,730	(9,568)	(9,024)	109,762	74,470	35,292	39,765	34,365
TOTAL	671,306	636,316	81,784	(46,795)	(28,227)	338,430	187,047	151,382	428,015	411,787

MEDICAL SERVICE CORPORATIONS AUTHORIZED IN KANSAS FOR YEAR-ENDING DECEMBER 31, 1987

(000) OMITTED

NAME	PREMIUMS EARNED	CLAIMS INCURRED	ALL OTHER EXPENSES INCURRED	UNDER-WRITING GAIN/LOSS	NET GAIN/LOSS	ADMITTED ASSETS	TOTAL LIABIL-ITIES	SURPLUS	—KANSAS— PREMIUMS EARNED	—KANSAS— CLAIMS INCURRED
Delta Dental Plan of Kansas	6,045	5,142	1,072	(170)	17	942	605	337	6,045	5,142
Vision Service Plan of Kansas	275	341	50	(115)	(111)	202	174	27	275	341
TOTAL	6,320	5,483	1,122	(285)	(94)	1,144	779	364	6,320	5,483

Kansas Automobile Insurance Plan

The Kansas Automobile Insurance Plan has provided the following information:

Year	Number of Private Passenger Vehicles Insured	New Applications Assigned	Percent of Private Passenger Vehicles in the Plan to the Total Registered Private Passenger Vehicles in the State
1984	16,581	8,951	1.14%
1985	13,347	8,951	0.91%
1986	12,283	11,213	0.83%
1987*	11,650*	7,941	0.79%*

* The figures contained herein are based upon projection of 1986 data since 1987 data is not available. The number of private passenger pickups cannot be verified according to the Division of Vehicles; therefore, only registered autos are being used in the formula. This will have a tendency to overstate the percentage; however, the numbers used are more readily available.

Kansas Automobile Assigned Claims Plan

The Kansas Automobile Assigned Claims Plan operates under authority of K.S.A. 40-3116. The Plan is designed to provide personal injury protection benefits for certain qualified persons who suffer injury in this state pursuant to the Kansas Automobile Injury Reparations Act. The Plan has provided the following information relative to its claims activity:

Year	Claim Cost	Number of Claims
1983	$20,007.16	27
1984	27,244.64	16
1985	32,334.02	24
1986	47,694.45	16
1987	49,760.53	15

Self-Insurers (No Fault Law)

A total of fourteen (14) firms qualified as self-insurers under the Kansas Automobile Injury Reparations Act in 1987. To qualify for a Certificate of Self-Insurance, a comprehensive review of the individual or corporation's financial condition is required. Additionally, the applicant must submit other supporting information relative to claim handling procedures and quarterly report forms outlining claim activity. K.S.A. 40-3104(d) requires that 26 or more vehicles be owned and registered in the State of Kansas for initial qualification but also provides that leased vehicles can be covered under the certificate provided the lease agreement requires the lessee to provide liability insurance. The self-insurers reported a total of 137 claims incurred during 1987 and total claim payments of $253,384.56.

Self-Insurers (K.S.A. 66-1,128)

A total of seven (7) firms qualified as self-insurers under K.S.A. 66-1,128 in 1987. K.S.A. 66-1,128 concerns self-insurers for automobile liability that are regulated by the Kansas Corporation Commission (KCC). The qualification requirements are similar to K.S.A. 40-3104(d) self-insurers except that the KCC has deemed that National Association of Regulatory Utility Commissioners' stamps ("bingo" stamps) constitute Kansas registrations for the purpose of complying with the registered vehicle requirements.

Medical Malpractice Insurance

The Kansas Health Care Provider Insurance Availability Act, which became effective on July 1, 1976, continues to provide an effective solution to the availability problems encountered prior to the implementation of this act. Under the provisions of the Act, the Health Care Stabilization Fund and the Health Care Provider Insurance Availability Plan were established. On December 31, 1987, the Health Care Stabilization Fund, administered by the Commissioner, had a balance of $46,568,809. As required by the Act, the Fund provides excess professional liability coverage for Kansas health care providers complying with the basic coverage insurance requirement. The Health Care Provider Insurance Availability Plan is the professional liability insurance availability mechanism for health care providers unable to obtain the required basic coverage from normal insurance markets. The Health Care Provider Insurance Availability Plan, through its servicing carrier, The Medical Protective Company of Fort Wayne, Indiana, issued approximately 800 policies as of December 31, 1987.

Other provisions of the Health Care Provider Insurance Availability Act permit health care providers to comply with the basic coverage requirements by becoming authorized self-insurers for $200,000/$600,000 professional liability losses. During 1987, three Kansas hospital facilities qualified for self-insurance authorization.

Products Liability Insurance

Policy year product liability statistical reporting requirements of K.S.A. 1983 Supp. 40-1132 and 1983 Supp. 40-1133 became effective July 1, 1983. The initial company reports were due on October 28, 1983. Additional reporting requirements continue to exist in future

years, with an annual due date of March 15. This division has complied and summarized the data for policy years 1977 through 1986.

Professional Liability Insurance

In addition to the collection and compilation of product liability statistical reports, the Professional Liability Section also receives closed claims reports on various types of health care providers, engineers, architects, land surveyors, attorneys and certified public accountants. A report of Medical Malpractice Closed Claim information has been compiled for the years of 1976 through 1986.

Automobile Clubs

A total of 22 Automobile Clubs were licensed by this division in 1987 pursuant to Chapter 25 of Article 40 of the Insurance Code.

Premium Finance Companies

A total of 21 Premium Finance Companies were licensed by this division in 1987 pursuant to Chapter 26 of Article 40 of the Insurance Code.

Certificates of Authority

All Certificates of Authority for Fire and Casualty companies are prepared in this division. A total of 682 companies were licensed by this division to transact the business of insurance in Kansas as of December 31, 1987. Many amendments to the Certificates of Authority were also processed in the division during the year.

Following are the corporate changes finalized in 1987:

Admissions	28
Cancellations	1
Name Changes	19
Mergers	5

(The above does not include Premium FInance Companies, Automobile Clubs or Rating Organizations.)

Admissions

The final administrative details of admitting a fire and casualty company are handled in this Division. A total of 28 Fire and Casualty companies were admitted during 1987.

Rate Filings

The year 1987, was also an active year for the submission of rate filings involving rate increases and decreases. A total of 12,512 rate filings were received in the division during 1987. This represents an increase in number from 1986. The following is an analysis of the premium effect of all rate filings approved in the four major sections of this division during 1987:

Professional Liability	+$ 1,536,683.00
Automobile	+ 11,677,027.00
Fire	+ 1,741,946.00
Commercial Multi-Peril & Casualty	+ 21,947,812.00
Total	$36,903,468.00

Fire Insurance Grading's

This division reviewed 60 filings relating to fire insurance grading of cities, towns, suburban districts, farm districts and contract districts in Kansas. The proposals were submitted by the Insurance Services Office, Inc., which is the only rating organization grading cities, towns, suburban districts, farm districts and contract districts in Kansas for the purpose of establishing base fire insurance rates. Eighteen (18) cities received a lower (more favorable) classification as follows:

Classification Changes	Number of Cities Affected
Changes from class 10 to class 9	1
Changes from class 10 to class 8	1
Changes from class 9 to class 8	2
Changes from class 8 to class 7	3
Changes from class 8 to class 6	3
Changes from class 7 to class 6	3
Changes from class 7A to class 5	1
Changes from class 7B to class 6	2
Changes from class 6 to class 5	1
Changes from class 6 to class 4	1

In addition, forty-two (42) suburban districts, farm districts, and contract districts received a classification change.

Complaints & Inquiries

The personnel of this Division handled many consumer inquiries

and complaints either directly or upon referral from the Consumer Assistance Division. In 1987, we handled numerous complaints directly from the consumer. We also quite frequently respond to consumer inquiries and/or complaints that are originated by telephone calls. The inquiries and/or complaints recorded by our Division totaled 1,409 in 1987. Some inquiries originated by telephone calls are not recorded and therefore, are not reflected within the total referenced above.

Market Conduct Review

During 1987 this Division performed market conduct reviews involving fourteen (14) insurance companies. Reviews for six (6) companies were completed and placed on file as public documents. Reviews for eight (8) companies are either pending or are in process. In addition, a follow-up market conduct review was performed on one (1) insurance company.

The market conduct reviews involved many areas within the field of insurance. The areas reviewed for each company depended upon the concerns of the department and the writings of the company.

The areas monitored were:

1. Advertising Material and Practices
2. Underwriting Practices
3. Rating Practices
4. Redlining
5. Refunding Practices
   a. Reviewed to determine that the amount of refund was correct.
   b. Reviewed to determine that the refund was processed in a timely manner.

   6. Cancellations and Nonrenewals.
   a. Reviewed to determine that appropriate reasons for action taken was in compliance with the statutes.
   b. Reviewed to determine that reasons were given pursuant to statute.
   c. Reviewed to determine that the proper amount of time was given.
   d. Reviewed to determine that the proper forms were used.

   7. Forms, Rules and Rates
   a. Reviewed to determine that said material was on file with our department.

b. Reviewed to determine proper use.

8. Complaint Register

9. Adverse Underwriting

a. Reviewed for compliance with K.S.A. 40-2404.

b. Reviewed for proper reasons.

c. Reviewed to determine that reasons were given in a timely manner.

10. Compliance with Other Statutes and Regulations

The selection of the companies and areas reviewed were based upon the following:

1. The degree of competition in the marketplace.
2. Complaints, inquiries and/or problems received.
3. New company.
4. New product for company.
5. Complaint ratio.
6. Top automobile and homeowners written.
7. Top commercial multi-peril writers.

Reports concerning a market conduct review for the following companies were filed in 1987:

Company

1. Insured Titles, Inc.
2. Marysville Mutual Insurance Company
3. Consolidated Farmers Mutual Insurance Company, Inc.
4. Trinity Universal Insurance Company of Kansas, Inc.
5. Western Casualty and Surety Company
6. Western Fire Insurance Company
7. Western Indemnity Company, Inc.
8. American States Insurance Company
9. American Economy Insurance Company
10. Travelers Indemnity Company (Auto Plan)
11. National Council on Compensation Insurance
12. United States Fire Insurance Company (Auto Plan)
13. St. Paul Fire and Marine Insurance Company
14. St. Paul Mercury Insurance Company

Market Conduct (Follow-Up) Reviews was conducted on the following company:

Patrons Mutual Insurance Association

Kansas Insurance Market Assistance Program

The Kansas Insurance Market Assistance Program implemented on January 1, 1986 has continued its operation in 1987. Insurance for General and Professional Liability risks continue to dominate the requests for assistance. During 1987 sixty (60) files were opened and 109 files closed. The current open files include five professional and one general liability accounts. The closed files document the success of the Program and justify its continuance as long as there is a need to assist Kansas consumers and their agents.

TABLE 4
KANSAS STOCK FIRE & CASUALTY INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL	SURPLUS	NET INCOME
ALLIANCE INSURANCE COMPANY, INC.	KS	11789	6812	1517	4977	779
CENTRAL STATES INSURANCE COMPANY, INC.	KS	2982	234	500	2748	58
CIMARRON INSURANCE COMPANY, INC.	KS	20086	15790	1800	4296	1243
COLUMBIAN NATIONAL TITLE INSURANCE CO	KS	2761	1527	500	734	160
FARMERS INSURANCE COMPANY, INC.	KS	50298	39022	1750	11276	851
INSURED TITLES, INC.	KS	1397	605	305	487	48
KANSAS BANKERS SURETY COMPANY	KS	14958	8750	1250	6209	1232
KANSAS FIRE AND CASUALTY COMPANY	KS	35246	27143	1000	8103	996-
KFB INSURANCE COMPANY, INC.	KS	7584	4253	500	3331	569
NORDIA INSURANCE COMPANY	KS	342527	195695	5000	146831	22247
PLAINS INSURANCE COMPANY	KS	13050	9177	1250	3872	528
TOWN & COUNTRY FIRE & CASUALTY INS. CO.	KS	1479	770	503	709	21
TRAVEL AIR INSURANCE COMPANY - KANSAS	KS	39475	35173	400	4303	140
TRINITY UNIVERSAL INS. CO. OF KANSAS	KS	5058	0	1265	5058	270
WEST GENERAL INSURANCE COMPANY	KS	4600	2199	1250	2401	205
WESTERN CASUALTY & SURETY COMPANY	KS	586992	395577	5000	191415	59975
WESTERN INDEMNITY COMPANY, INC.	KS	12416	0	2000	12416	703
TOTALS		1152717	742747	25990	409165	88053

TABLE 5
KANSAS MUTUAL FIRE & CASUALTY INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
BREMEN FARMERS MUTUAL INSURANCE CO.	KS	9663	3920	5743	269
CONSOLIDATED FARMERS MUTUAL INS CO.INC.	KS	4238	1883	2355	257
FARM BUREAU MUTUAL INSURANCE CO., INC.	KS	166951	95952	70998	8605
FARMERS ALLIANCE MUTUAL INSURANCE CO.	KS	99082	61366	37716	5303
GREAT PLAINS MUTUAL INS. CO., INC.	KS	5608	1687	3921	244-
KANSAS MUTUAL INSURANCE COMPANY	KS	3596	1896	1700	19
MARYSVILLE MUTUAL INSURANCE COMPANY	KS	7172	3671	3501	473
PATRONS MUTUAL INSURANCE ASSOCIATION	KS	8160	5147	3013	298
SWEDISH AMERICAN MUTUAL INS. CO. INC.	KS	756	429	327	41
UPLAND MUTUAL INSURANCE, INC.	KS	7857	2985	4872	811
WHEAT GROWERS MUTUAL HAIL INS. CO.	KS	7914	254	7660	260-
TOTALS		320996	179191	141806	15573

TABLE 6
KANSAS MUTUAL HAIL INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Surplus	Net Income
Farmers Hail Insurance Company	KS	56,422	5,947	50,474	-0-
McPherson Hail Insurance Company	KS	3,748	3,173	487,926	-0-
Wheat State Mutual Insurance Company, Inc.	KS	33,134	89	33,044	1,706
TOTALS		93,304	9,209	571,444	1,706

TABLE 7
KANSAS MUTUAL FIRE INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Surplus	Net Income
Farmers Mutual Insurance Company of Barton County	KS	2,575,428	146,417	2,429,010	334,307
TOTALS		2,575,428	146,417	2,429,010	334,307

TABLE 8
KANSAS RECIPROCAL INTER-INSURANCE EXCHANGE
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
ARMED FORCES INSURANCE EXCHANGE	KS	54728	20903	33825	1815
TOTALS		54728	20903	33825	1815

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
ACCELERATION NATIONAL INSURANCE CO.	OH	29534	13546	2500	15988	1324
AEGON REINSURANCE COMPANY OF AMERICA	NY	138256	111943	2500	26312	28568-
AETNA CASUALTY & SURETY CO. OF ILLINOIS	IL	1711107	1298510	3000	412597	65281
AETNA CASUALTY AND SURETY COMPANY	CT	11153745	8778086	25000	2375659	306145
AFFILIATED FM INSURANCE COMPANY	RI	172294	113477	8750	58817	17724
AG SECURITY INSURANCE COMPANY	OK	7699	4156	550	3543	72-
AGRICULTURAL INSURANCE COMPANY	SD	6134	1990	2505	4145	242
AIU INSURANCE COMPANY	NY	1008010	992141	8000	95869	34165
ALBANY INSURANCE COMPANY	NY	95505	68126	2500	27379	3983
ALEXANDER HAMILTON INS. CO. OF AMERICA	IL	17837	3424	2000	14413	1372
ALL AMERICA INSURANCE COMPANY	OH	42235	30381	2400	11855	1933
ALLIANCE INDEMNITY COMPANY	OK	4107	1810	600	2296	288
ALLIANZ INSURANCE COMPANY	CA	303050	230951	10000	72099	16630
ALLIED PROPERTY & CASUALTY INS CO	IA	17522	12128	1368	5394	441
ALLSTATE INDEMNITY COMPANY	IL	59801	31371	2500	28430	2962
ALLSTATE INSURANCE COMPANY	IL	16293430	12354189	3000	3939240	580048
ALLSTATE PROPERTY & CASUALTY INS. CO.	IL	8667	226	2500	8441	366
AMBAC INDEMNITY CORPORATION	WI	1031874	550003	337000	481871	48866
AMCO INSURANCE COMPANY	IA	137598	100356	1300	37242	2417
AMERICAN AGRICULTURAL INSURANCE CO.	IN	329630	231147	2366	98482	14559
AMERICAN ALLIANCE INSURANCE COMPANY	AZ	8105	1975	2548	6129	319
AMERICAN AND FOREIGN INSURANCE COMPANY	DE	301673	241058	2600	60615	6759
AMERICAN AUTOMOBILE INSURANCE CO.	MO	541853	448416	3500	93437	11978
AMERICAN BANKERS INS. CO. OF FLORIDA	FL	375152	288108	5083	87045	17958
AMERICAN BONDING COMPANY	NE	9068	3613	1000	5455	510
AMERICAN CASUALTY CO. OF READING, PENN.	PA	578612	477432	2350	101181	4095
AMERICAN CENTENNIAL INSURANCE COMPANY	DE	806229	745304	3000	60925	111652-
AMERICAN CENTRAL INSURANCE COMPANY	MO	7132	5	2500	7127	470
AMERICAN CONTINENTAL INSURANCE CO.	MO	170992	137887	2500	33106	2012
AMERICAN CREDIT INDEMNITY CO.	NY	104908	48151	1500	56757	8690
AMERICAN ECONOMY INSURANCE COMPANY	IN	656783	489968	2500	166816	37898
AMERICAN EMPIRE INSURANCE COMPANY	OH	18507	12383	2350	6124	708
AMERICAN EMPLOYERS INSURANCE COMPANY	MA	408788	298052	2500	110735	18085
AMERICAN EXCEL INSURANCE COMPANY	IA	50725	46075	1000	4649	144
AMERICAN FAMILY HOME INSURANCE CO.	FL	50003	39429	2500	10573	1163
AMERICAN FIDELITY INSURANCE COMPANY	OK	58003	41426	2500	16577	1116-
AMERICAN FIRE & CASUALTY COMPANY	FL	159109	97965	2637	61144	8863
AMERICAN FIRE & INDEMNITY COMPANY	TX	12812	8427	1500	4386	137-
AMERICAN GUARANTEE & LIAB. INS. CO.	NY	221010	178570	2350	42440	10579
AMERICAN HAIL INSURANCE COMPANY	MN	1474	359	600	1115	62
AMERICAN HOME ASSURANCE COMPANY	NY	3766470	3142062	4238	624408	10854

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
AMERICAN INDEMNITY COMPANY	TX	111548	88081	4000	23468	3308
AMERICAN INDEPENDENT REINSURANCE COMPANY	NY	35735	49097	3000	13362-	2570B-
AMERICAN INSURANCE COMPANY	NJ	1553855	1288137	10502	265719	23514
AMERICAN INTEGRITY INSURANCE CO.	PA	49487	34409	1000	15077	4066-
AMERICAN LIVE STOCK INSURANCE CO.	IL	27774	10724	2000	17050	3103
AMERICAN LOYALTY INSURANCE CO.	MN	41114	29235	2500	11879	1460
AMERICAN MODERN HOME INSURANCE CO.	OH	98999	74474	2500	24515	3001
AMERICAN MOTORISTS INSURANCE COMPANY	IL	962402	701937	6450	260465	42358
AMERICAN NATIONAL FIRE INSURANCE CO.	NY	72309	59499	2350	12810	535
AMERICAN NATIONAL GENERAL INSURANCE CO.	MO	9971	5389	2500	4582	495
AMERICAN NATIONAL PROPERTY & CASUALTY CO	MO	133629	77819	2500	55810	5510
AMERICAN OVERSEAS REINSURANCE CO	PA	110543	67788	2500	42755	5681
AMERICAN POLICYHOLDERS INSURANCE CO.	MA	119412	45502	2550	73910	3493
AMERICAN PROFESSIONALS INSURANCE CO.	IN	8328	4746	2350	3582	46
AMERICAN PROTECTION INSURANCE CO.	IL	7663	2258	2520	5405	373
AMERICAN RE-INSURANCE COMPANY	DE	2772163	2266179	8236	505985	149147
AMERICAN ROAD INSURANCE COMPANY	MI	1178204	927296	3000	250908	12500
AMERICAN SECURITY INSURANCE CO.	DE	249758	153376	2526	96382	9270
AMERICAN STANDARD INS. CO. OF WISC.	WI	99683	22478	2500	77205	4409
AMERICAN STATES INS. CO. OF TEXAS	TX	9267	82	2500	9185	634
AMERICAN STATES INSURANCE COMPANY	IN	1776393	1154261	2436	622132	115958
AMERICAN STATES PREFERRED INS CO	IN	58678	23854	1250	34823	4145
AMERICAN TITLE INSURANCE COMPANY	FL	64359	37432	1534	25392	1779-
AMERICAN UNION REINSURANCE COMPANY	NY	186838	136838	3000	50000	9333
AMERICAN UNIVERSAL INSURANCE COMPANY	RI	182768	154687	4000	28081	14818-
AMERICAN ZURICH INSURANCE COMPANY	IL	35697	17857	2500	17840	1537
AMEX ASSURANCE COMPANY	IL	162871	132100	2554	30772	13690
AMWEST SURETY INSURANCE COMPANY	CA	44264	33674	2000	10590	1758
ANSVAR AMERICA INSURANCE COMPANY	IL	9409	6992	1000	2416	523-
ARGONAUT INSURANCE COMPANY	CA	1538082	1252023	2634	284059	103745
ARGONAUT-MIDWEST INSURANCE COMPANY	IL	210275	92879	2400	117396	28600
ARKWRIGHT INSURANCE COMPANY	MA	87492	7510	2350	79983	819
ASSOCIATED INDEMNITY CORP.	CA	106028	64735	2350	41294	3298
ASSOCIATES INSURANCE COMPANY	IN	149337	105255	3600	44082	9804
ASSURANCE COMPANY OF AMERICA	NY	15311	309	2500	15002	1084
ATHENA ASSURANCE COMPANY	MN	41353	29261	2500	12092	2870
ATLANTA INTERNATIONAL INSURANCE CO.	NY	73470	70470	2561	3000	3489-
ATLANTIC INSURANCE COMPANY	TX	27137	20694	2500	5443	105
ATLAS ASSURANCE CO. OF AMERICA	NY	112559	70631	2500	41927	3941
ATLAS INSURANCE COMPANY	MO	5904	4034	1200	2870	462-

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
AUTOMOBILE CLUB INSURANCE COMPANY	OH	42987	42080	2688	20906	4023
AUTOMOBILE INS. CO. OF HARTFORD, CONN.	CT	198980	159312	2500	39668	3422
AVEMCO INSURANCE COMPANY	MD	146231	88098	2002	57333	20170
BALBOA INSURANCE COMPANY	CA	236571	127645	2500	108926	13606
BANKERS & SHIPPERS INS. CO. OF NY	NY	17074	6871	2350	10203	1833-
BANKERS MULTIPLE LINE INSURANCE CO.	IA	60994	35985	2772	25009	8357
BANKERS STANDARD INSURANCE COMPANY	FL	99202	75899	2500	23303	1578
BCS INSURANCE COMPANY	OH	46737	20531	2500	26205	3717
BELLEFONTE UNDERWRITERS INSURANCE CO	DE	5784	2178	2500	3607	863
BELVEDERE AMERICA REINSURANCE COMPANY	DE	52045	25724	2500	26321	2826-
BIRMINGHAM FIRE INSURANCE CO. OF PA.	PA	517806	433424	2500	84382	3938
BITUMINOUS CASUALTY CORPORATION	IL	254364	192976	9500	61388	12938
BITUMINOUS FIRE & MARINE INS. CO.	IL	66292	45676	2500	20616	4848
BLUE RIDGE INSURANCE COMPANY	MD	10564	528	1800	10037	1562
BOND INVESTORS GUARANTY INS. CO.	IL	278134	137162	2355	140973	12956
BOSTON OLD COLONY INSURANCE CO.	MA	109886	90253	2400	19633	2153
BUCKEYE UNION INSURANCE COMPANY	OH	1484223	1198280	5000	285943	40463
CALIFORNIA COMPENSATION & FIRE COMPANY	CA	82466	65671	1058	16795	367-
CALVERT INSURANCE COMPANY	PA	27111	16056	2500	11056	80
CAMDEN FIRE INSURANCE ASSOCIATION	NJ	570170	268343	2500	301826	22316
CANAL INSURANCE COMPANY	SC	190689	153347	3000	37342	5220
CAPITAL MARKETS ASSURANCE CORPORATION	NY	214359	15456	2400	198903	2966-
CAROLINA CASUALTY INSURANCE CO.	FL	90741	54068	3493	36673	7902
CENTENNIAL INSURANCE COMPANY	NY	271835	211273	3000	60563	5830
CENTRAL NATIONAL INS. CO. OF OMAHA	NE	195557	160438	12000	35119	1932
CENTRAL STATES INDEMNITY CO. OF OMAHA	NE	28944	17705	2500	11239	2222
CENTURY INDEMNITY COMPANY	CT	52908	41984	2500	10925	474
CENTURY REINSURANCE COMPANY	DE	75796	47031	5000	28765	1240
CHARTER OAK FIRE INSURANCE COMPANY	CT	463096	382236	3000	80860	10608
CHICAGO INSURANCE COMPANY	IL	89961	73188	3000	16773	3098-
CHICAGO TITLE INSURANCE CO OF OREGON	OR	6515	3359	300	2856	146
CHICAGO TITLE INSURANCE COMPANY	MO	292059	201650	2000	88409	23334
CHRISTIANIA GEN INS CORP OF NEW YORK	NY	158667	94152	2500	64515	6400
CHRYSLER INSURANCE COMPANY	MI	138832	68349	2500	70484	12467
CHURCH INSURANCE COMPANY	NY	40036	22731	2500	17304	2238-
CIGNA FIRE UNDERWRITERS INSURANCE CO.	CT	51011	26590	2500	24420	1000
CIGNA INSURANCE COMPANY	CA	765362	624216	3000	141146	2621
CIGNA PROPERTY & CASUALTY INSURANCE CO.	CT	5670860	5076202	10000	594658	136349
CIGNA REINSURANCE COMPANY	DE	757152	593715	8500	163437	20237
CIM INSURANCE CORPORATION	NY	32761	20081	2500	12680	2531

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STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES

FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
CINCINNATI CASUALTY COMPANY	OH	62999	45452	2500	17547	1232
CINCINNATI INSURANCE COMPANY	OH	1153004	806381	3260	346623	55250
CITY INSURANCE COMPANY	NJ	46226	38639	3000	27588	3017
CLARENDON NATIONAL INSURANCE COMPANY	MD	470178	303529	4800	166649	35471
COLOGNE REINSURANCE COMPANY OF AMERICA	CT	53563	24671	2500	28892	1779
COLONIAL INSURANCE CO. OF CALIFORNIA	CA	52935	40958	3500	11977	1466
COLONIAL PENN FRANKLIN INSURANCE CO.	PA	121114	80874	2500	40240	1291
COLONIAL PENN INSURANCE COMPANY	PA	873896	633864	2500	240032	9832
COMCO INSURANCE COMPANY	TX	8102	3528	1250	4574	392-
COMMERCE AND INDUSTRY INSURANCE COMPANY	NY	1028053	865563	2358	162490	9184
COMMERCIAL INS. CO. OF NEWARK, N.J.	NJ	291357	227581	3000	63776	3443
COMMERCIAL LOAN INSURANCE CORP.	WI	37309	13043	2000	24266	5538
COMMERCIAL MORTGAGE INSURANCE, INC.	WI	32201	23269	1035	8931	4911-
COMMERCIAL UNION INSURANCE COMPANY	MA	1166917	908138	6000	258778	26021
COMMONWEALTH GENERAL INSURANCE COMPANY	MO	7876	138	2912	7737	554-
COMMONWEALTH LAND TITLE INSURANCE CO.	PA	189117	120905	1374	66838	26935
COMMONWEALTH MORTGAGE ASSURANCE COMPANY	PA	158946	101145	2000	57801	2181-
CONNECTICUT GENERAL FIRE & CAS. INS.CO.	CT	10057	2847	3001	7211	72-
CONNECTICUT INDEMNITY COMPANY	CT	74553	64738	2500	9815	4553-
CONNIE LEE INSURANCE COMPANY	WI	8671	565	4500	8106	5095
CONSOLIDATED AMERICAN INSURANCE CO.	SC	54722	40881	2000	13841	114
CONSTITUTION REINSURANCE CORPORATION	NY	542612	399927	2350	142685	33129
CONTINENTAL CASUALTY COMPANY	IL	9697298	7794039	39283	1903260	122101
CONTINENTAL INSURANCE COMPANY	NH	1820977	1479444	53566	341533	9438-
CONTINENTAL WESTERN CASUALTY COMPANY	IA	4449	127	2000	4322	238
CONTINENTAL WESTERN INSURANCE CO.	IA	160909	111962	2756	48947	9650
CONTRACTORS BONDING AND INSURANCE CO.	WA	14966	10125	1500	4842	430
COPENHAGEN REINSURANCE CO. OF AMERICA	NY	42812	28635	2500	14176	1058
CORNHUSKER CASUALTY COMPANY	NE	183928	35143	1250	148785	3577
COUNTRY CASUALTY INSURANCE COMPANY	IL	53052	31930	3000	21122	4061
COUNTRY PREFERRED INSURANCE COMPANY	MO	20153	3238	2500	16914	247
COUNTRYWIDE INSURANCE COMPANY	CA	17705	14093	3375	3613	2421-
CREDIT GENERAL INSURANCE COMPANY	OH	19024	15907	1500	3118	2132-
CRITERION CASUALTY COMPANY	MD	10228	3229	2625	4998	728
CUMIS INSURANCE SOCIETY, INC.	WI	301615	239098	5831	62518	8731
DAIRYLAND INSURANCE COMPANY	WI	505054	400458	2780	104596	14950
DEPENDABLE INSURANCE COMPANY, INC.	FL	141740	106687	2500	35053	1349
DEPOSITORS INSURANCE COMPANY	IA	18084	12635	2000	5449	556
DEVON GUARANTY INSURANCE COMPANY	AZ	106040	4667	2000	101373	1831
ECONOMY FIRE & CASUALTY COMPANY	IL	517683	347138	1436	170544	17249

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
ECONOMY PREFERRED INSURANCE COMPANY	IL	3794	16	2000	3778	238
EDISON INSURANCE COMPANY	IL	6072	3	2400	6069	555
ELECTRIC INSURANCE COMPANY	MA	84552	50572	2500	33980	1668
EMC REINSURANCE COMPANY	IA	67781	48819	2500	18962	2787
EMCASCO INSURANCE COMPANY	IA	47659	37850	2500	9808	1492
EMPIRE CASUALTY COMPANY	CO	3906	2885	515	1021	843-
EMPIRE FIRE & MARINE INSURANCE CO.	NE	136281	107708	2907	28572	8641
EMPLOYERS CASUALTY COMPANY	TX	891567	679139	12600	212428	41513
EMPLOYERS FIRE INSURANCE COMPANY	MA	178576	133050	2500	45527	5102
EMPLOYERS NATIONAL INSURANCE COMPANY	DE	13892	5506	1250	8386	1267
EMPLOYERS REINSURANCE CORPORATION	MO	3615873	2808243	5000	807630	203151
FAIRMONT INSURANCE COMPANY	CA	258279	185151	8340	73127	7437-
FARM & CITY INSURANCE COMPANY	IA	14923	9475	300	5448	402
FARMERS AND MERCHANTS INSURANCE COMPANY	OK	28323	9651	1000	18672	1192
FARMINGTON CASUALTY COMPANY	CT	133890	105248	2500	28642	1493
FEDERAL INSURANCE COMPANY	NJ	4112343	2902349	13987	1209994	175462
FEDERAL KEMPER INSURANCE COMPANY	IL	138598	104948	3200	33650	8725
FEDERATED RURAL ELECTRIC INS. CORP.	WI	70503	53937	3963	16566	1026
FEDERATED SERVICE INSURANCE COMPANY	MN	34176	21642	2000	12534	799
FIDELITY & DEPOSIT COMPANY	MD	4259	483	1000	3777	308
FIDELITY & GUARANTY INS. UNDERWRITERS	OH	50759	1009	2350	49751	2982
FIDELITY & GUARANTY INSURANCE CO.	IA	11724	249	2500	11475	791
FIDELITY AND CASUALTY CO OF NEW YORK	NH	638799	512208	10000	126592	22224
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	MD	402606	237802	5000	164804	33779
FINANCIAL GUARANTY INSURANCE COMPANY	NY	798716	448227	2500	350488	29416
FINANCIAL SECURITY ASSURANCE OF IOWA INC	IA	77994	14742	3500	63253	4632
FINANCIAL SECURITY ASSURANCE, INC.	NY	271784	68465	2500	203319	13585
FIRE & CASUALTY INS. CO. OF CONNECTICUT	CT	27324	22356	2500	4968	1312-
FIREMAN'S FUND INS. CO. OF WISCONSIN	WI	11004	6747	2352	5058	263
FIREMAN'S FUND INSURANCE COMPANY	CA	6005641	4775715	3015	1229926	299109
FIREMEN'S INS. CO. OF NEWARK, N.J.	NJ	1863614	1463274	4050	400340	61667
FIRST AMERICAN INSURANCE COMPANY	MO	25437	16398	2000	9039	831
FIRST AMERICAN TITLE INS CO OF MID-WEST	MO	38300	18748	1271	19281	5696
FIRST AMERICAN TITLE INS CO OF NEW YORK	NY	38834	15669	1000	22165	3471
FIRST EXCESS AND REINSURANCE CORPORATION	MO	99538	49205	2400	50333	3284
FIRST FINANCIAL INSURANCE COMPANY	IL	19526	13880	2000	5646	458-
FIRST GENERAL INSURANCE COMPANY	GA	34057	4514	1997	31541	1778
FIRST MARINE INSURANCE COMPANY	MO	2632	1376	600	1256	28-
FIRST NATIONAL INS. CO. OF AMERICA	WA	113202	81315	2500	31887	8471
FIRST OF GEORGIA INSURANCE COMPANY	GA	83493	54062	1800	27430	1898

TABLE 9
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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
FIRST REINSURANCE COMPANY OF HARTFORD	CT	26540	1723	1500	24816	5
FOREMOST GUARANTY CORPORATION	MI	129456	71488	3000	57968	3173
FOREMOST INSURANCE COMPANY	MI	579138	410566	4800	168572	35381
FOREMOST MORTGAGE INSURANCE COMPANY	MI	9645	4048	2000	5597	334
FOREMOST PROPERTY & CASUALTY INS. CO.	IN	5293	98	2350	5195	256
FORUM INSURANCE COMPANY	IL	116672	91337	3000	25335	11605-
FREMONT INDEMNITY COMPANY	CA	245089	134529	2500	110560	31544
FRONTIER INSURANCE COMPANY	NY	76399	59526	2002	16873	3753
GALAXY INSURANCE COMPANY	NY	7440	2355	2500	5085	172-
GAMMA REINSURANCE COMPANY	DE	102532	52452	11197	50080	2196
GEICO GENERAL INSURANCE COMPANY	IA	24324	467	2507	23857	1591
GEICO INDEMNITY COMPANY	MD	170248	105336	1500	64911	34295
GENERAL ACCIDENT INS. CO. OF AMERICA	PA	2721830	1657515	4000	1064315	52481
GENERAL CASUALTY CO. OF WISCONSIN	WI	330359	242301	1500	88058	4494
GENERAL ELECTRIC MORTGAGE INS CORP OF NC	NC	158949	74171	2000	84778	177
GENERAL ELECTRIC MORTGAGE INSURANCE CORP	OH	470342	259203	2500	211139	28384
GENERAL ELECTRIC MORTGAGE REINS. CORP.	FL	34418	5470	2500	28947	2138
GENERAL ELECTRIC RESIDEN MORT REINS CORP	NC	25890	2824	2500	23065	2314
GENERAL FIDELITY INSURANCE COMPANY	CA	26318	108	1500	26210	4629
GENERAL INSURANCE CO. OF AMERICA	WA	996935	748050	2500	248885	55234
GENERAL REINSURANCE CORPORATION	DE	7188552	5264304	11000	1924248	487820
GENERAL SECURITY ASSURANCE CORP. OF NY	NY	95194	63698	2500	31496	4580
GENERAL STAR NATIONAL INSURANCE CO.	OH	78900	46681	4000	32219	2925
GERLING AMERICA INSURANCE COMPANY	NY	10777	461	5000	10316	300
GLENS FALLS INSURANCE COMPANY	DE	106112	87703	2520	18409	186-
GLOBE INDEMNITY COMPANY	DE	1023969	821433	3900	202536	20987
GOVERNMENT EMPLOYEES INS. CO.	MD	2380227	1842521	26106	537707	133308
GRANITE STATE INSURANCE COMPANY	NH	10549	989	2500	9560	751
GREAT AMERICAN INSURANCE COMPANY	OH	2587215	1962536	15441	624679	4628
GREAT CENTRAL INSURANCE COMPANY	IL	106744	81820	4113	24924	9643
GREAT NORTHERN INSURANCE COMPANY	MN	236459	196484	2500	39975	10752
GREAT WEST CASUALTY COMPANY	NE	94369	149631	6000	44738	5916
GUARANTY NATIONAL INSURANCE COMPANY	CO	180427	119512	2000	60916	15559
GULF INSURANCE COMPANY	MO	446260	332417	5000	113843	25108
HANOVER INSURANCE COMPANY	NH	1503568	1173125	20624	330442	46703
HANSA REINSURANCE COMPANY OF AMERICA	NY	54627	28746	2677	25881	2905
HANSECO INSURANCE COMPANY	DE	550805	429895	4047	120911	14692-
HARBOR INSURANCE COMPANY	CA	437553	345788	3000	91765	786
HARCO NATIONAL INSURANCE COMPANY	NY	76914	52000	2400	24914	6353
HARTFORD ACCIDENT & INDEMNITY CO.	CT	3935133	3180877	40000	754256	118158

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STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
HARTFORD CASUALTY INSURANCE COMPANY	IN	651496	531274	4800	120221	29029
HARTFORD FIRE INSURANCE COMPANY	CT	6711618	4270672	350143	2440946	226495
HARTFORD INS. CO. OF THE MIDWEST	IN	59802	44559	2350	15244	3191
HARTFORD STEAM BOILER INSP. & INS. CO.	CT	580867	378384	10000	202483	52258
HAWKEYE SECURITY INSURANCE COMPANY	IA	80604	46712	1367	33892	2974
HEARTLAND OF AMERICA FIRE & CASUALTY CO.	MO	4058	236	2000	3822	127-
HERITAGE INDEMNITY COMPANY	CA	29175	24174	1250	5001	632
HIGHLANDS INSURANCE COMPANY	TX	713807	483742	4000	230065	20701
HOME INDEMNITY COMPANY	NH	501086	415427	2500	85259	25539
HOME INSURANCE COMPANY	NH	4077900	3309518	17250	768381	168319
HOME INSURANCE COMPANY OF INDIANA	IN	49908	37589	2500	12319	3380
HORACE MANN INSURANCE COMPANY	FL	391183	288885	3582	92297	15816
HOUSTON GENERAL INSURANCE COMPANY	TX	121446	80031	6500	41415	4439
IGF INSURANCE COMPANY	IA	4985	2301	1452	2684	270
ILLINOIS NATIONAL INSURANCE COMPANY	IL	18003	0	2500	18003	1337
IMPERIAL CASUALTY & INDEMNITY CO.	NE	432193	370886	2000	61307	14870-
INDEMNITY INS. CO. OF NORTH AMERICA	NY	333395	193262	2950	140132	4936
INDUSTRIAL INDEMNITY COMPANY	CA	1520103	1304039	2350	216063	59329
INLAND INSURANCE COMPANY	NE	22619	3929	1250	18689	75
INSURANCE CO. OF THE PRAIRIE STATES	TX	2587	69	1500	2518	94
INSURANCE COMPANY OF EVANSTON	IL	42437	19945	3000	22492	1636
INSURANCE COMPANY OF ILLINOIS	IL	49228	34684	1000	14544	2547
INSURANCE COMPANY OF NORTH AMERICA	PA	4753641	4005724	56786	747917	55966
INSURANCE COMPANY OF THE STATE OF PA	PA	1034107	871375	2350	162733	8850
INSURANCE CORPORATION OF AMERICA	TX	125917	112323	2000	13594	2158
INTEGON INDEMNITY CORPORATION	NC	40662	28590	2350	12072	3575
INTERCONTINENTAL INSURANCE COMPANY	IL	28810	22813	3000	5998	498-
INTERNATIONAL BUS. & MERCANT. REASSUR.CO	IL	193913	164535	3500	29377	186-
INTERNATIONAL FIDELITY INSURANCE CO.	NJ	42585	33942	2530	8642	1889
INTERNATIONAL INDEMNITY COMPANY	GA	31567	18549	2500	13018	2654
INTERNATIONAL INSURANCE COMPANY	IL	421748	342057	2500	79692	17654
INTERNATIONAL SERVICE INSURANCE CO.	TX	18880	12288	2342	6592	3308
INTERSTATE FIRE INSURANCE CO.	FL	16589	8041	2000	8548	4360-
INTERSTATE INDEMNITY COMPANY	IL	43730	33165	2500	10565	461
INVESTORS MORTGAGE INSURANCE COMPANY	IL	140451	110431	2000	30019	5306
ITT LYNDON PROPERTY INSURANCE COMPANY	MO	173356	125495	2000	47861	12053
J.C. PENNEY CASUALTY INSURANCE CO.	OH	345674	200093	2539	145581	10813
JEFFERSON INSURANCE CO. OF NEW YORK	NY	120659	93206	6363	27453	2933
JOHN DEERE INSURANCE COMPANY	IL	296861	193245	2350	103616	18818
JOHN HANCOCK INDEMNITY COMPANY	DE	30248	16571	2500	13676	1004-

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
JOHN HANCOCK PROPERTY & CASUALTY INS CO	IL	35505	16577	2500	18928	631-
KANSAS CITY FIRE & MARINE INS. CO.	MO	52446	40234	2400	12212	2808
KEMPER REINSURANCE COMPANY	IL	1026502	747865	3350	278636	43794
KENTUCKY CENTRAL INSURANCE COMPANY	KY	28483	16374	2500	12109	1199
LANCER INSURANCE COMPANY	IL	62958	44942	2000	18016	5085
LANDMARK INSURANCE COMPANY	CA	57558	40738	2354	16820	1821
LAWYERS TITLE INSURANCE CORPORATION	VA	224884	147329	5312	72243	13664
LEADER NATIONAL INSURANCE COMPANY	OH	45610	35370	1250	10240	9913-
LEGION CASUALTY COMPANY	OK	3057	1	2350	3057	287
LEGION INSURANCE COMPANY	PA	26237	6174	2600	20063	150-
LIBERTY INSURANCE CORPORATION	DE	31427	19008	2500	12419	933
LIBERTY NATIONAL FIRE INSURANCE CO.	AL	126259	61255	5000	65004	8374
LINCOLN NATIONAL HEALTH & CAS INS CO	IN	88882	53040	2350	35843	1164
LINCOLN NATIONAL REINSURANCE COMPANY	IN	82782	75641	2350	7141	1182
LONDON GUARANTEE & ACCIDENT CO OF NY	DE	40473	7149	2500	33324	2388
MARYLAND CASUALTY COMPANY	MD	3157406	2281443	3336	875963	115409
MASSACHUSETTS BAY INSURANCE COMPANY	MA	9605	287	2500	9318	889
MASSACHUSETTS CASUALTY INSURANCE CO.	MA	89868	76174	1200	13694	244
MCA INSURANCE COMPANY	NJ	85930	57309	2425	28621	2739
MEAD REINSURANCE CORPORATION	IL	205907	201552	1000	4354	7140
MEDICAL DEFENSE INSURANCE COMPANY	MO	6778	4775	2600	2003	22-
MEDICAL PROTECTIVE COMPANY	IN	803921	652547	1200	151374	27255
MERCANTILE & GEN REINS CO. OF AM.	NY	187863	135395	4000	52468	1913
MERITPLAN INSURANCE COMPANY	CA	19107	4699	2350	14408	962
METROPOLITAN CASUALTY INSURANCE COMPANY	DE	17009	7704	2500	9305	370
METROPOLITAN GENERAL INSURANCE COMPANY	DE	5485	537	2500	4948	229
METROPOLITAN PROPERTY & LIABILITY INS CO	DE	1016944	822494	3000	194450	13194
METROPOLITAN REINSURANCE COMPANY	DE	392200	278110	2500	114090	9232
MIC GENERAL INSURANCE CORPORATION	IN	60962	34540	2500	26422	1936
MIC PROPERTY AND CASUALTY INSURANCE CORP	MI	191095	147511	2500	43584	1487
MID-CENTURY INSURANCE COMPANY	CA	112487	84126	2000	28361	2649
MID-CONTINENT CASUALTY COMPANY	OK	121383	81372	2006	40011	10075
MIDWESTERN INDEMNITY COMPANY	OH	110661	63935	2500	46726	6542
MIDWESTERN INSURANCE COMPANY	OK	13337	6422	825	6915	688
MILLERS GENERAL INSURANCE COMPANY	IL	9484	6347	1850	3056	488-
MILLERS NATIONAL INSURANCE COMPANY	IL	24221	18863	1800	5358	442-
MINNEHOMA INSURANCE COMPANY	AZ	119097	101429	2500	17668	1169-
MODERN SERVICE INSURANCE COMPANY	MN	20838	10330	1250	10508	761
MONTGOMERY WARD INSURANCE COMPANY	IL	182655	67728	3000	114927	20688
MONY REINSURANCE CORPORATION	NY	230121	153402	2350	76719	20640

TABLE 9
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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
MORTGAGE GUARANTY INSURANCE CORP.	WI	472685	225153	4412	247533	1871
MOTOR CLUB OF IOWA INSURANCE COMPANY	IA	15738	8356	1000	7382	144
MOTORS INSURANCE CORPORATION	NY	2453449	1890392	2500	563057	118221
MT. AIRY INSURANCE COMPANY	IN	9810	674	2350	9137	292
MUNICH AMERICAN REINSURANCE COMPANY	NY	701488	506103	78000	195385	25560
MUNICIPAL BOND INVESTORS ASSURANCE CORP.	NY	1035660	674325	2500	361336	41795
NATIONAL AMERICAN INS. CO. OF CALIFORNIA	CA	77679	58062	1300	19618	14634-
NATIONAL AMERICAN INSURANCE COMPANY	NE	22425	13262	2400	9163	651
NATIONAL ATTORNEY'S TITLE INSURANCE CO.	NY	6493	4319	977	1196	182
NATIONAL CASUALTY COMPANY	MI	134320	106624	2500	27696	6019-
NATIONAL CONTINENTAL INSURANCE CO.	NY	46021	46061	2500	19960	749
NATIONAL FARMERS UNION PROP. & CAS. CO.	CO	140865	113630	2500	27235	16735
NATIONAL FARMERS UNION STANDARD INS. CO.	CO	12878	7942	1250	4936	1267-
NATIONAL FIRE INS. CO. OF HARTFORD	CT	1014900	814387	5000	200513	12668
NATIONAL GENERAL INSURANCE COMPANY	MO	114414	87471	3000	26943	4432
NATIONAL INDEMNITY COMPANY	NE	2460279	1044775	5500	1415503	73150
NATIONAL LIABILITY & FIRE INSURANCE CO.	IL	115308	9053	2415	106255	3046
NATIONAL PROPERTY OWNERS INSURANCE CO	IA	9690	2462	1250	7228	1454
NATIONAL REINSURANCE CORPORATION	DE	810933	647023	5000	163910	23108
NATIONAL SURETY CORPORATION	IL	541569	457020	2515	84549	6501
NATIONAL UNION FIRE INS CO OF PITTS., PA	PA	4118978	3482402	4479	636576	6506
NATIONWIDE AGRIBUSINESS INSURANCE CO	IA	47734	35106	3250	12628	646-
NATIONWIDE GENERAL INSURANCE COMPANY	OH	38564	31825	2500	6739	988
NATIONWIDE PROPERTY & CASUALTY INS. CO.	OH	40066	31906	2400	8160	1344
NEW ENGLAND INSURANCE COMPANY	MA	177563	133282	3000	44281	9674
NEW ENGLAND REINSURANCE CORPORATION	CT	522151	351261	3000	170890	14635
NEW HAMPSHIRE INSURANCE COMPANY	NH	1745394	1383254	5325	362140	22105
NEW YORK MARINE & GENERAL INSURANCE CO.	NY	193557	125734	8690	67823	12342
NEW YORK UNDERWRITERS INS. CO.	NY	450354	354455	3000	95899	20444
NEWARK INSURANCE COMPANY	NJ	257511	206304	2500	51206	5495
NIAGARA FIRE INSURANCE COMPANY	DE	111504	90338	10000	21165	948
NORDIC UNION REINSURANCE CORPORATION	DE	74564	56108	3000	18455	2898
NORTH AMERICAN CO. FOR PROP & CAS INS.	NY	460578	297345	4000	163233	8274
NORTH AMERICAN REINSURANCE CORP.	NY	854017	639299	6000	214718	32249
NORTH AMERICAN SPECIALTY INSURANCE CO.	NH	16279	3427	2500	12852	1583-
NORTH RIVER INSURANCE COMPANY	NJ	1409050	1233956	2500	175094	71060
NORTH STAR REINSURANCE CORPORATION	DE	422392	337733	3000	84658	4748
NORTHBROOK INDEMNITY COMPANY	IL	14289	3410	2500	10880	696
NORTHBROOK NATIONAL INSURANCE COMPANY	IL	16282	5560	2500	10722	733
NORTHBROOK PROPERTY & CASUALTY INS. CO.	IL	140082	27238	3000	112844	9755

TABLE 9
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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
NORTHEASTERN INSURANCE CO. OF HARTFORD	CT	89745	75500	3000	14245	2080
NORTHERN ASSURANCE COMPANY OF AMERICA	VT	454947	331579	2500	123368	20056
NORTHERN INSURANCE CO. OF NEW YORK	NY	43154	748	9763	42406	2557
NORTHLAND CASUALTY COMPANY	CA	22518	13776	2500	8742	566
NORTHLAND INSURANCE COMPANY	MN	165003	108242	2500	56761	10993
NORTHWESTERN NATIONAL CASUALTY CO.	WI	266143	203481	2350	62663	21613
NORTHWESTERN NATL INS CO OF MILWAUKEE WI	WI	178067	144500	9010	33567	45642-
NORTHWESTERN PACIFIC INDEMNITY CO.	OR	15056	7	1000	15049	963
NWNL GENERAL INSURANCE COMPANY	MN	9774	4067	2000	5708	2398-
NWNL REINSURANCE COMPANY	MN	200182	153756	4167	46425	8168
OCCIDENTAL FIRE & CASUALTY CO. OF N.C.	NC	110955	94124	2500	14832	7979-
OHIO CASUALTY INSURANCE COMPANY	OH	1304611	862210	2951	442402	31524
OHIO FARMERS INSURANCE COMPANY	OH	485411	289954	0	195457	11212
OHIO GENERAL INSURANCE COMPANY	OH	8470	4443	2500	4027	398-
OHIO SECURITY INSURANCE COMPANY	OH	35804	19040	1400	16765	1623
OKLAHOMA SURETY COMPANY	OK	11428	6004	1000	5423	4842
OLD RELIABLE CASUALTY COMPANY	MO	4117	392	1000	3726	49
OLD REPUBLIC INSURANCE COMPANY	PA	1060543	836948	2430	223596	51547
OMAHA INDEMNITY COMPANY	WI	170668	164461	2250	6207	7623-
OMAHA PROPERTY AND CASUALTY INS. CO.	DE	56975	41608	2500	15367	2828
ORMOND REINSURANCE COMPANY	FL	20973	19410	1000	1564	342
PACIFIC EMPLOYERS INSURANCE CO.	CA	417151	302825	2357	114325	12531
PACIFIC INDEMNITY COMPANY	CA	969443	764953	5535	204491	47499
PACIFIC MARINE INSURANCE COMPANY	WA	35972	89145	2350	53174-	13510-
PAXTON NATIONAL INSURANCE COMPANY	PA	9198	5640	1645	3548	129
PEERLESS INSURANCE COMPANY	NH	318776	233719	8849	85057	10801
PENN CASUALTY INSURANCE COMPANY	DE	23298	11430	3000	11868	130
PENNSYLVANIA GENERAL INSURANCE CO.	PA	387730	189581	240000	198149	14877
PETROLEUM CASUALTY COMPANY	TX	42784	34550	1250	8235	2850
PHICO INSURANCE COMPANY	PA	441759	377314	3000	64445	10449
PHILADELPHIA REINSURANCE CORPORATION	PA	172661	109552	3000	63109	263
PHOENIX ASSURANCE COMPANY OF NEW YORK	NH	117454	45401	5000	72053	3050
PHOENIX GENERAL INSURANCE COMPANY	CT	24538	4437	2500	20101	478-
PHOENIX INSURANCE COMPANY	CT	1903632	1381218	10000	522415	81299
PLANET INSURANCE COMPANY	WI	49643	41992	2350	7651	2147
PMI INSURANCE COMPANY	CA	22850	5440	2350	17410	1935
PMI MORTGAGE INSURANCE COMPANY	AZ	440733	215185	2048	225548	38117-
POTOMAC INSURANCE COMPANY OF ILLINOIS	IL	53401	26076	3000	27326	3391
PREFERRED ABSTAINERS INSURANCE CO.	IA	11959	6653	2000	5306	27
PREMIER ALLIANCE INSURANCE COMPANY	CA	9238	4256	2350	4981	393-

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
PRESERVER ASSURANCE COMPANY	NY	6135	2007	2500	4128	1288-
PRINCIPAL CASUALTY INSURANCE COMPANY	IA	289521	190431	2500	98090	1041-
PROGRESSIVE CASUALTY INSURANCE CO.	OH	1032003	757038	2500	274965	22002
PROGRESSIVE SPECIALTY INSURANCE COMPANY	OH	168477	119937	2500	48540	6224
PROTECTIVE INSURANCE COMPANY	IN	248706	173441	2550	75265	11241
PROTECTIVE NAT'L INS. CO. OF OMAHA	NE	106437	86486	2050	19952	9498-
PROVIDENCE WASHINGTON INSURANCE CO.	RI	223230	147570	5021	55652	15881
PROVIDENT GENERAL INSURANCE COMPANY	TN	47571	28624	2500	18947	5032-
PROVIDERS INSURANCE COMPANY	MO	13978	11816	800	2162	1081-
PRUDENTIAL COMMERCIAL INSURANCE COMPANY	DE	18761	9079	3500	10683	930
PRUDENTIAL GENERAL INSURANCE COMPANY	DE	21552	11089	3500	9663	648
PRUDENTIAL MORTGAGE INSURANCE COMPANY	MD	7374	3073	1000	4301	116
PRUDENTIAL PROPERTY & CASUALTY INS. CO.	IN	3412982	1827077	4000	585905	91103
PRUDENTIAL REINSURANCE COMPANY	DE	2189822	1791890	2500	397932	49924
PRUDENTIAL-LMI COMMERCIAL INSURANCE CO.	OH	108632	58439	3000	50193	4400
PURITAN INSURANCE COMPANY	CT	454474	399245	2500	55229	50729-
RAMSEY INSURANCE COMPANY	MN	41121	29259	2500	11862	2784
RANGER INSURANCE COMPANY	DE	378112	298441	2500	79671	4131
REDLAND INSURANCE COMPANY	IA	8116	2611	2000	5505	389
REGENT INSURANCE COMPANY	WI	93548	66273	1150	27276	3890
REINSURANCE CORP OF NEW YORK	NY	272751	199668	2000	73083	7111
RELIANCE INSURANCE COMPANY	PA	2293670	1739964	43611	553706	88266
REPUBLIC INSURANCE COMPANY	DE	677114	504814	12000	172299	53330
REPUBLIC MORTGAGE INSURANCE COMPANY	NC	141676	87853	2000	53823	6115-
REPUBLIC WESTERN INSURANCE COMPANY	AZ	289806	218841	2500	70965	12759
RLI INSURANCE COMPANY	IL	142270	85027	2500	57243	11835
ROCHDALE INSURANCE COMPANY	NY	7028	4818	1000	2210	259
ROCKWOOD INSURANCE COMPANY	PA	193787	155679	2294	38108	4678
ROYAL INDEMNITY COMPANY	DE	685556	550278	2500	135278	13607
ROYAL INSURANCE COMPANY OF AMERICA	IL	1587307	1271705	10000	315602	33616
SAFECO INSURANCE CO. OF AMERICA	WA	1435807	1108355	2501	327451	78773
SAFEGUARD INSURANCE COMPANY	CT	426205	344152	2500	82053	9643
SAN FRANCISCO REINSURANCE COMPANY	CA	205494	172557	3922	32937	27265-
SAVERS PROPERTY & CASUALTY INSURANCE CO.	MO	13905	2624	2500	11281	658
SCOR REINSURANCE COMPANY	NY	259701	158480	2500	101221	10891
SEABOARD SURETY COMPANY	NY	155916	97763	2500	58154	6631
SECURITY INSURANCE CO. OF HARTFORD	CT	287441	194084	14092	93357	12048-
SECURITY NATIONAL INSURANCE CO.	TX	9948	1279	1250	8669	400
SELECT INSURANCE COMPANY	TX	99120	82440	2500	16680	444
SENECA INSURANCE COMPANY, INC.	NY	106036	76668	24000	29369	1507

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
SHELTER GENERAL INSURANCE COMPANY	MO	80304	39922	1250	40384	6253
SIGNET REINSURANCE COMPANY	NE	127345	79336	2510	48009	6050
SIRIUS REINSURANCE CORPORATION	DE	108932	81377	3000	27555	4440
SKANDIA AMERICA REINSURANCE CORPORATION	DE	1029580	753398	2500	276182	17897
SOUTH CAROLINA INSURANCE COMPANY	SC	260370	179103	2599	81187	10169
SOUTHERN INSURANCE COMPANY	TX	20460	15529	1250	4931	118
ST. PAUL FIRE & MARINE INSURANCE CO.	MN	7112504	5914904	20000	1197600	313582
ST. PAUL GUARDIAN INSURANCE CO.	MN	16354	5	2500	16349	1508
ST. PAUL INSURANCE CO. OF ILLINOIS	IL	178979	131286	2000	47692	24006
ST. PAUL MERCURY INSURANCE COMPANY	MN	30569	15	2350	30555	2607
ST. PAUL PROPERTY & CASUALTY INS. CO.	NE	2770	1	1000	2770	276
STANDARD FIRE INSURANCE COMPANY	CT	913041	675279	2400	237763	83905
STANDARD GUARANTY INSURANCE CO.	DE	72817	52314	2350	20503	2514
STATE AUTO PROPERTY & CASUALTY INS. CO.	SC	120119	82308	3173	37811	6112
STATE AUTOMOBILE & CAS. UNDERWRITERS INC	IA	14360	11533	1000	2827	390
STATE FARM FIRE & CASUALTY COMPANY	IL	8089913	5064570	2500	3025343	769948
STATE FARM GENERAL INSURANCE CO.	IL	76912	59301	2350	17612	3035
STATE SURETY COMPANY	IA	4490	57	1000	4433	215
STATESMAN INSURANCE COMPANY	IN	42402	32387	3087	10015	2304
STEWART TITLE GUARANTY COMPANY	TX	105831	61343	8500	35988	2787
STONEWALL INSURANCE COMPANY	AL	200809	158356	2000	42453	2607
STRATFORD INSURANCE COMPANY	NH	25126	19808	2400	4318	570
TEXAS GENERAL INDEMNITY COMPANY	CO	8533	130	1500	8403	828
TICOR INDEMNITY COMPANY	GA	7400	1468	2500	5932	33-
TICOR TITLE INSURANCE COMPANY	CA	147657	100588	30000	37069	19137
TITLE INSURANCE COMPANY OF MINNESOTA	MN	109333	76317	1526	31490	2253
TMIC INSURANCE COMPANY, INC.	CA	325802	495253	21612	169451-	111270-
TOA-REINSURANCE COMPANY OF AMERICA	DE	49815	28005	4000	21810	995
TOWER INSURANCE COMPANY, INC.	WI	49668	33851	2000	15817	4694
TRADERS INSURANCE COMPANY	MD	4946	1170	1200	3768	1073
TRANS PACIFIC INSURANCE COMPANY	NY	15774	9801	2500	5973	277557
TRANSAMERICA INDEMNITY COMPANY	CA	13662	95	3290	13568	822
TRANSAMERICA INS. CO. OF MICHIGAN	MI	89580	60950	6500	28630	15056
TRANSAMERICA INSURANCE COMPANY	CA	2064614	1379742	3290	684873	50966
TRANSAMERICA INSURANCE CORP. OF AMERICA	MI	178618	129063	1100	50555	1879
TRANSAMERICA PREMIER INSURANCE COMPANY	CA	297915	204522	3290	91393	2089-
TRANSAMERICA REINSURANCE COMPANY	NE	368231	224588	3000	143644	43537-
TRANSATLANTIC REINSURANCE COMPANY	NY	932362	782212	6042	150150	34353
TRANSCONTINENTAL INSURANCE COMPANY	NY	361379	296389	3000	64991	6890
TRANSPORT INSURANCE COMPANY	IA	251355	209798	2938	41557	7246-

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
TRANSPORTATION INSURANCE COMPANY	IL	177098	148216	3000	26881	2313
TRAVELERS INDEMNITY CO. OF ILLINOIS	IL	97391	78290	3000	19100	3128
TRAVELERS INDEMNITY CO. OF R.I.	RI	801719	638097	3000	163622	28863
TRAVELERS INDEMNITY COMPANY	CT	7602823	6232450	10000	1370373	208362
TRAVELERS INDEMNITY COMPANY OF AMERICA	GA	285192	231506	3200	53686	6888
TRAVELERS INSURANCE CO.-CAS. DEPT.	CT	28595491	27635400	100000	960091	3812
TRI-STATE INSURANCE COMPANY	OK	99363	56747	1500	42616	6601
TRINITY UNIVERSAL INSURANCE CO.	TX	894370	331544	3250	562826	100156
TWIN CITY FIRE INSURANCE COMPANY	IN	193368	133096	3300	60272	8916
U.S. FIDELITY & GUARANTY COMPANY	MD	7682000	6439679	70579	1242321	275208
U.S. MORTGAGE INSURANCE COMPANY	PA	20364	12955	1769	7410	5531-
ULICO CASUALTY COMPANY	DE	71942	21309	2000	50633	1537
UNDERWRITERS REINSURANCE COMPANY	NH	653078	523078	3200	130000	28791-
UNICARE INSURANCE COMPANY	CA	95263	76550	2000	18714	3632
UNIGARD INSURANCE COMPANY	WA	27820	13460	2500	14360	1406
UNIGARD SECURITY INSURANCE COMPANY	WA	549610	425455	7500	124154	12953
UNION INSURANCE COMPANY	NE	94488	42062	1555	52426	7898
UNION STANDARD INSURANCE COMPANY	TX	41335	30319	2500	11016	302
UNIONE ITALIANA REINSUR CO OF AMER, INC	NY	84227	56780	4000	27447	2476
UNITED EQUITABLE INSURANCE COMPANY	IL	78134	67121	2769	11013	1326-
UNITED FIRE & CASUALTY COMPANY	IA	178688	118972	11213	59716	12251
UNITED GUARANTY RESIDENTIAL INS CO OF IA	IA	412070	205537	5997	206533	12907
UNITED GUARANTY RESIDENTIAL INS CO OF NC	NC	75499	16164	2000	59335	1316
UNITED PACIFIC INSURANCE COMPANY	WA	327316	211580	2500	115736	14836
UNITED REINSURANCE CORP OF NEW YORK	NY	39353	15733	2500	23620	3271
UNITED SECURITY INSURANCE COMPANY	NJ	37546	28545	1600	9001	1233-
UNITED STATES FIRE INSURANCE CO.	NY	3168674	2670114	5527	498560	83039
UNIVERSAL OF OMAHA CASUALTY INS. CO.	NE	26759	25174	500	1585	349
UNIVERSAL REINSURANCE CORPORATION	NJ	101862	98427	2500	3436	12558-
UNIVERSAL SURETY COMPANY	NE	16727	6708	1454	10019	215-
UNIVERSAL TITLE INSURANCE COMPANY	MN	4289	2496	600	1193	80-
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	MO	724142	497766	6649	226376	66672
US INTERNATIONAL REINSURANCE COMPANY	NH	437838	337028	2400	100811	8595
USAA CASUALTY INSURANCE COMPANY	TX	625063	459843	2500	165220	23040
VALIANT INSURANCE COMPANY	IA	18225	528	5000	17697	1286
VALLEY FORGE INSURANCE COMPANY	PA	299951	247209	2350	52742	5216
VANGUARD INSURANCE COMPANY	TX	15130	549	2000	14581	1978
VANLINER INSURANCE COMPANY	AZ	41406	31357	3000	10049	2501
VEREX ASSURANCE, INC.	WI	515057	352280	3425	162777	22951
VICTORY REINSURANCE CO. OF AMERICA, INC.	DE	34481	21677	2500	12805	1366

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
VIGILANT INSURANCE COMPANY	NY	672193	561168	2400	111025	15129
VIKING INSURANCE COMPANY OF WISCONSIN	WI	105072	69261	2000	35810	3371
VIRGINIA SURETY COMPANY, INC.	IL	437192	311573	3300	125619	17345
VOYAGER GUARANTY INSURANCE COMPANY	FL	32118	26908	1800	5211	782
WARNER INSURANCE COMPANY	IL	3618	179	2000	3439	181
WAUSAU UNDERWRITERS INSURANCE COMPANY	WI	102930	79554	2500	23376	2167
WEST AMERICAN INSURANCE COMPANY	CA	1304340	881867	2400	422473	45626
WESTCHESTER FIRE INSURANCE COMPANY	NY	1459370	1233836	2500	225534	80978
WESTERN AGRICULTURAL INSURANCE CO.	AZ	33527	19982	4627	13545	1569
WESTERN EMPLOYERS INSURANCE COMPANY	CA	169330	171823	2505	2493-	6828
WESTERN STATES INSURANCE COMPANY	IL	45055	32575	1500	12481	5182
WESTERN SURETY COMPANY	SD	88733	69525	4000	19208	12438
WESTFIELD INSURANCE COMPANY	OH	322186	229201	2350	92985	1970
WILSHIRE INSURANCE COMPANY	NC	71223	56238	2000	14985	2878
WORLDWIDE UNDERWRITERS INSURANCE COMPANY	WI	176836	118391	4000	58444	718
YASUDA FIRE & MARINE INS CO OF AMERICA	NY	108476	78117	20000	30359	8161-
YOSEMITE INSURANCE COMPANY	CA	51301	22868	2350	28433	5948
ZURICH AMERICAN INS. CO. OF ILLINOIS	IL	27163	17857	2500	9306	1696
ZURICH REINSURANCE COMPANY OF NEW YORK	NY	57336	29599	2679	27737	4246
TOTALS		301827977	233187207	3193063	68645975	9337587

TABLE 10
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER COUNTRIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
FRANKONA REINSURANCE CO. - U.S. BRANCH	MO	77721	54753	0	22968	2737
GENERAL INSURANCE CO OF TRIESTE & VENICE	NY	129708	77836	0	51871	4701
GERLING GLOBAL REINSURANCE CORP.	NY	122081	86887	0	35194	3290
GREAT LAKES REINSURANCE CO.--U.S. BRANCH	NY	50611	25423	0	25188	2209
LONDON ASSURANCE	NY	284944	202513	1263	82432	11333
MUNICH REINSURANCE COMPANY	NY	898802	656568	0	242234	24507
NICHIDO FIRE & MARINE INSURANCE CO LTD	NY	32997	21134	0	11863	209-
SEA INSURANCE COMPANY, LTD.	NY	187769	140453	1763	47316	8071
SUN INSURANCE OFFICE, LTD.	NY	308897	227841	0	81056	17724
SWISS REINSURANCE COMPANY	NY	1043406	752628	0	290778	66812
TAISHO MARINE & FIRE INS. CO., LTD.	NY	78254	47123	0	31131	9356
TOKIO MARINE & FIRE INSURANCE CO LTD	NY	273282	195043	0	78239	6374
ZURICH INSURANCE COMPANY	IL	1921360	1580707	0	340653	99783
TOTALS		5409832	4068908	3026	1340923	256688

TABLE 11
MUTUAL FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
ALLENDALE MUTUAL INSURANCE COMPANY	RI	827146	486636	340510	46107
ALLIED MUTUAL INSURANCE COMPANY	IA	300706	182754	118032	9581
AMERICAN FAMILY MUTUAL INSURANCE CO.	WI	1963048	1321764	641284	87012
AMERICAN HARDWARE MUTUAL INS. CO.	MN	257687	182928	74759	14155
AMERICAN MANUFACTURERS MUT. INS. CO.	IL	410662	290112	120551	12636
AMERICAN MUTUAL INS. CO. OF BOSTON	MA	111200	99597	11604	9098-
AMERICAN MUTUAL LIABILITY INSURANCE CO.	MA	598970	543745	55224	49780-
AMICA MUTUAL INSURANCE COMPANY	RI	999833	688033	311800	17321
ARKWRIGHT MUTUAL INSURANCE COMPANY	MA	1111341	620470	490871	15826
ATLANTIC MUTUAL INSURANCE COMPANY	NY	863186	629800	233387	18773
AUTO-OWNERS INSURANCE CO. - MUTUAL	MI	1723892	1197133	526758	95766
BROTHERHOOD MUTUAL INSURANCE COMPANY	IN	30093	20844	9247	2119
CELINA MUTUAL INSURANCE COMPANY	OH	47139	37906	9233	1513-
CENTRAL MUTUAL INSURANCE COMPANY	OH	212031	158697	53334	8132
CHURCH MUTUAL INSURANCE COMPANY	WI	144850	108323	36527	4421
COLUMBIA MUTUAL CASUALTY INSURANCE CO.	MO	10844	5297	5547	277
COOPERATIVE MUTUAL INSURANCE COMPANY	NE	5094	358	4737	380
DRUGGISTS MUTUAL INSURANCE COMPANY	IA	22648	15485	7183	1373
ELECTRIC MUTUAL LIABILITY INS. CO.	MA	663943	453381	210562	30145
EMPLOYERS INS. OF WAUSAU, A MUTUAL CO.	WI	2513534	2145907	367627	44630
EMPLOYERS MUTUAL CASUALTY COMPANY	IA	496998	367915	129083	24011
EQUITY MUTUAL INSURANCE COMPANY	MO	37972	31389	6583	275-
FARMERS CASUALTY COMPANY - MUTUAL	IA	12635	8157	4477	1345
FARMERS MUTUAL HAIL INS. CO. OF IOWA	IA	120005	41659	78346	4217
FARMERS MUTUAL INSURANCE CO OF NEBRASKA	NE	112371	44055	68316	7340
FARMLAND MUTUAL INSURANCE COMPANY	IA	110111	77448	32663	8814
FEDERATED MUTUAL INSURANCE COMPANY	MN	1024748	740084	284664	36858
FLORISTS MUTUAL INSURANCE COMPANY	IL	69505	43703	25802	101-
GOODVILLE MUTUAL CASUALTY COMPANY	PA	14172	10392	3780	683
GRAIN DEALERS MUTUAL INS. CO.	IN	89586	57590	31996	3784
GREATER NEW YORK MUTUAL INS. CO.	NY	321692	244571	77121	6111
HARLEYSVILLE MUTUAL INSURANCE CO.	PA	630603	454406	176197	19411
HERITAGE MUTUAL INSURANCE COMPANY	WI	180309	138341	41968	9887
INDIANA LUMBERMENS MUTUAL INS. CO.	IN	59528	43615	15913	3313
IOWA MUTUAL INSURANCE COMPANY	IA	35898	26891	9007	3163
JEWELERS MUTUAL INSURANCE COMPANY	WI	27143	13506	13638	2857
LIBERTY MUTUAL FIRE INSURANCE CO.	MA	1373498	1135108	238390	19955
LIBERTY MUTUAL INSURANCE COMPANY	MA	12187169	10239999	1947171	183217
LITITZ MUTUAL INSURANCE COMPANY	PA	49176	16298	32878	1919
LUMBERMENS MUTUAL CASUALTY COMPANY	IL	4203803	2963134	1240668	153094
MERCHANTS MUTUAL BONDING COMPANY	IA	11643	6845	4798	432

TABLE 11
MUTUAL FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
MICHIGAN MILLERS MUTUAL INS. CO.	MI	150470	92202	58269	4675
MICHIGAN MUTUAL INSURANCE COMPANY	MI	798386	591669	206717	11892
MIDWEST MUTUAL INSURANCE COMPANY	IA	42554	26384	16170	3191
MILLERS MUTUAL INS. ASSN. OF ILLINOIS	IL	125443	82531	42912	7746
MILLERS MUTUAL INSURANCE COMPANY	PA	29190	11076	18114	1805
MINNESOTA MUTUAL FIRE & CASUALTY COMPANY	MN	50261	33193	17068	3868
MUTUAL PROTECTIVE INSURANCE COMPANY	NE	53339	24533	28806	2607
MUTUAL SERVICE CASUALTY INSURANCE CO	MN	180229	125752	54477	11501
NATIONAL CHIROPRACTIC MUTUAL INS CO	IA	58954	47570	11384	4375
NATIONWIDE MUTUAL FIRE INSURANCE CO.	OH	1241497	948023	293473	36121
NATIONWIDE MUTUAL INSURANCE COMPANY	OH	7667780	5680997	1986783	241040
OKLAHOMA FARM BUREAU MUTUAL INS. CO.	OK	60505	40575	19930	5573
PENN. NATIONAL MUTUAL CASUALTY INS. CO.	PA	544081	450789	93292	2766
PENNSYLVANIA MILLERS MUTUAL INS. CO.	PA	72000	39762	32238	1780
PHYSICIANS MUTUAL INSURANCE CO.	NE	369657	232313	137345	14097
PREFERRED RISK MUTUAL INSURANCE CO.	IA	221622	131047	90576	18114
PROFESSIONAL MUTUAL INS CO RISK RETEN GR	MO	23796	16158	7638	162
PROTECTION MUTUAL INSURANCE COMPANY	IL	540370	252108	288262	55279
REPUBLIC MUTUAL INSURANCE COMPANY	OH	17649	14424	3225	1068-
SENTRY INSURANCE, A MUTUAL COMPANY	WI	1479943	1015625	464318	70883
SHELTER MUTUAL INSURANCE COMPANY	MO	506507	254593	251914	38953
STATE AUTOMOBILE MUTUAL INS. CO.	OH	528069	351726	176343	14538
STATE FARM MUTUAL AUTOMOBILE INS. CO.	IL	27101161	13115179	13985982	1041462
UNION MUTUAL INS. CO. OF PROVIDENCE	RI	16127	11840	4286	649
UTICA MUTUAL INSURANCE COMPANY	NY	944799	793303	151497	22351
TOTALS		76810904	50277649	26533254	2452660

TABLE 12
RECIPROCAL INTER-INSURANCE EXCHANGE
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
AUTOMOBILE CLUB INTER-INS. EXCH.	MO	60502	38006	22496	2514
CANNERS EXC SUBS AT WARNER INTER-INS	IL	6835	3717	3118	118
CASUALTY RECIPROCAL EXCHANGE	MO	124594	105585	19010	688-
FARMERS INSURANCE EXCHANGE	CA	5596675	4250284	1346392	108735
FIRE INSURANCE EXCHANGE	CA	812376	621036	191339	23432
LUMBERMENS UNDERWRITING ALLIANCE	MO	199925	146263	53662	5184-
LUTHERAN BENEVOLENT INS. EXCHANGE	MO	7608	3818	3790	517
NATIONAL INSURANCE ASSOCIATION	IN	24312	16628	7684	395
NATIONAL INSURANCE UNDERWRITERS	MO	9019	6597	2422	182
PRAIRIE STATE FARMERS INS. ASSOC.	IL	6812	2684	4129	825
RECIPROCAL EXCHANGE SUBSC. AT	MO	47572	38014	9558	61-
TRUCK INSURANCE EXCHANGE	CA	878629	661808	216821	878629
UNION AUTOMOBILE INDEMNITY ASSOC.	IL	41043	20246	20797	1354
UNITED SERVICES AUTOMOBILE ASSOC.	TX	4090069	2196795	1893274	321357
TOTALS		11905972	8111482	3794490	1331125

TABLE 12
KANSAS BUSINESS OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

		DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PREM WRIT TO LOSS PAID	PREM EARN TO LOSS INCR	DIVIDENDS PAID
1.1	FIRE	39237	38741	15141	11839	38.6	30.6	445
2.1	EXTENDED COVERAGE	29469	29319	13114	13343	44.5	45.5	301
2.2	FLOOD	373	283	111	1	29.8	.5	0
2.3	GROWING CROPS (CROP-HAIL)	24790	24812	18256	18200	73.6	73.4	563
2.4	ADDITIONAL PERILS ON GROWING CROPS	8500	8500	7684	6479	90.4	76.2	0
2.5	OTHER ALLIED LINES	7049	6996	2620	2534	37.2	36.2	44
3.	FARMOWNERS (FARMOWNERS - RANCHOWNERS)	38549	37778	25979	27060	67.4	71.6	0
4.	HOMEOWNERS MULTIPLE PERIL	183654	180257	133538	136267	72.7	75.6	266
5.	COMMERCIAL MULTIPLE PERIL	144986	147674	59362	61128	40.9	41.4	790
8.	OCEAN MARINE	1169	1157	392	420	33.5	36.3	3
9.	INLAND MARINE	48368	48927	19862	20159	41.1	41.2	259
10.	FINANCIAL GUARANTY	8725	5475	160	464	1.8	8.5	0
11.	MEDICAL MALPRACTICE	33931	31277	13570	27982	40.0	89.5	0
12.	EARTHQUAKE	271	240	0	0	.0	.4	0
13.	GROUP ACCIDENT & HEALTH	27302	28310	23604	26860	86.5	94.9	0
14.	CREDIT A & H (GROUP & INDIVIDUAL)	481	477	214	224	44.6	47.0	0
15.1	COLLECTIVELY RENEWABLE A & H	287	294	205	357	71.2	121.6	0
15.2	NON-CANCELLABLE A & H	43	44	14	20	34.0	47.5	0
15.3	GUARANTEED RENEWABLE A & H	5374	5441	3205	3232	59.7	59.4	0
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	12681	11544	8011	8113	63.2	70.3	0
15.5	OTHER ACCIDENT ONLY	360	332	112	138	31.1	41.5	0
15.6	ALL OTHER A & H	4332	4426	4391	4308	69.4	67.0	0
16.	WORKERS' COMPENSATION	223674	222846	147885	195885	66.1	87.9	7484
17.1	LIABILITY OTHER THAN AUTO & PROD - BI	125038	117631	33815	82759	27.0	70.4	178
17.2	LIABILITY OTHER THAN AUTO & PROD.-PD	22232	21923	9494	13298	42.7	60.7	2
17.3	PRODUCTS LIABILITY -B.I.	19511	19359	9305	12856	47.7	66.4	6
17.4	PRODUCTS LIABILITY - P.D.	9673	10013	2905	3524	30.0	35.2	3
19.1A	P.P. AUTO LIABILITY -B.B.I.	144268	142302	88203	101367	61.1	71.2	1632
19.1B	P.P. AUTO LIABILITY -P.I.P.	40019	39341	25276	27829	63.2	70.7	412
19.1C	P.P. AUTO LIABILITY -P.D.	104760	103161	70708	74187	67.5	71.9	1191
19.2A	COM. AUTO LIABILITY -B.B.I.	75714	75259	34311	43790	45.3	58.2	203
19.2B	COM. AUTO LIABILITY -P.I.P.	4013	4353	2683	2654	66.9	61.0	11
19.2C	COM. AUTO LIABILITY -P.D.	29876	30482	16510	20604	55.3	67.6	129
21.1	P.P. AUTO. PHY. DAM.	261968	259134	167061	169943	63.8	65.6	3267
21.2	COM. AUTO. PHY. DAM.	62679	62390	31622	31773	50.5	50.9	143
22.1	AIRCRAFT LIAB.	7858	7871	1818	619	23.1	7.9	0
22.2	AIRCRAFT PHYS. DAMAGE	7997	8842	1538	1515	19.2	17.5	0
23.	FIDELITY	9966	9857	8068	12392	81.0	125.7	1
24.	SURETY	16255	15859	4780	6643	29.4	41.9	0
25.	GLASS	339	320	55	55	16.3	17.3	1
26.	BURGLARY, THEFT & ROBBERY	865	909	108	99	12.5	10.9	1
27.	BOILER AND MACHINERY	6298	6360	2793	1807	44.4	28.4	114
28.	CREDIT -OTHER THAN A & H-	997	968	466	738	46.7	76.2	0
29.	TITLE	10134	9370	433	672	4.3	7.2	0
30.	MORTGAGE GUARANTY	12761	13402	19839	22526	155.5	168.1	0
31.	AGGREGATE WRITE-INS	2794	2219	2408	4023	86.2	181.3	5
	TOTAL	1821639	1798296	1031651	1199465	56.6	66.7	17467

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
ACCELERATION NATIONAL INSURANCE CO.	108	108	5	77	4.4	71.5	.0	0
AETNA CASUALTY & SURETY CO. OF ILLINOIS	238	90	3-	42	1.1-	47.1	.0	1
AETNA CASUALTY AND SURETY COMPANY	27776	28091	13791	9396	49.7	33.4	1.6	0
AFFILIATED FM INSURANCE COMPANY	845	1137	173	882	20.5	77.6	.1	0
AGRICULTURAL INSURANCE COMPANY	111	145	203	149	182.3	102.6	.0	1
AIU INSURANCE COMPANY	167	172	44	82	26.2	47.8	.0	6
ALBANY INSURANCE COMPANY	307	190	16	396	5.2	208.2	.0	0
ALL AMERICA INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
ALLENDALE MUTUAL INSURANCE COMPANY	2867	3606	413	6	14.4	.2	.2	0
ALLIANCE INSURANCE COMPANY, INC.	3873	3710	2186	2641	56.5	71.2	.2	0
ALLIANZ INSURANCE COMPANY	548	543	40	371	7.3	68.4	.0	0
ALLIED MUTUAL INSURANCE COMPANY	17820	17149	8468	9092	47.5	53.0	1.0	85
ALLIED PROPERTY & CASUALTY INS CO	10	15	12	11	127.3	74.7	.0	0
ALLSTATE INDEMNITY COMPANY	1590	1485	680	769	42.8	51.8	.1	0
ALLSTATE INSURANCE COMPANY	37739	38160	25427	28174	67.4	73.8	2.1	0
AMBAC INDEMNITY CORPORATION	1154	282-	0	0	.0	.0	.0	0
AMCO INSURANCE COMPANY	8838	8411	6095	4702	69.0	79.7	.5	0
AMERICAN ALLIANCE INSURANCE COMPANY	1115	806	574	668	51.5	82.9	.0	0
AMERICAN AND FOREIGN INSURANCE COMPANY	1100	1327	979	26	89.0	2.0	.1	29
AMERICAN AUTOMOBILE INSURANCE CO.	1512	1235	111	356	7.3	28.8	.1	2
AMERICAN BANKERS INS. CO. OF FLORIDA	1117	1006	276	395	24.7	39.3	.1	0
AMERICAN CASUALTY CO. OF READING, PENN.	9052	8677	4278	7999	47.3	92.2	.5	0
AMERICAN CENTENNIAL INSURANCE COMPANY	20	4	1097	11501	5,355.9	3,475.3	.0	0
AMERICAN CONTINENTAL INSURANCE CO.	15	5	17	22-	111.5	401.6-	.0	0
AMERICAN CREDIT INDEMNITY CO.	314	269	35	56	11.0	21.0	.0	0
AMERICAN ECONOMY INSURANCE COMPANY	16050	13246	7362	10223	45.9	77.2	.7	17
AMERICAN EMPLOYERS INSURANCE COMPANY	1415	1358	889	1261	62.8	92.9	.1	4
AMERICAN EXCEL INSURANCE COMPANY	325	503	289	90	88.7	17.9	.0	0
AMERICAN FAMILY MUTUAL INSURANCE CO.	59637	57575	40995	43455	68.7	75.5	3.2	0
AMERICAN FIDELITY INSURANCE COMPANY	1491	1610	1409	1499	94.5	93.1	.1	0
AMERICAN FIRE & CASUALTY COMPANY	600	495	271	335	45.2	67.8	.0	15
AMERICAN FIRE & INDEMNITY COMPANY	2	2	2	2	123.1	116.5	.0	0
AMERICAN GUARANTEE & LIAB. INS. CO.	1083	1009	331	95-	30.6	9.4-	.1	24
AMERICAN HARDWARE MUTUAL INS. CO.	254	318	159	182	62.4	57.2	.0	0
AMERICAN HOME ASSURANCE COMPANY	3904	4369	276	571-	7.1	13.1-	.2	0
AMERICAN INDEMNITY COMPANY	1	2	0	0	24.7	20.1-	.0	0
AMERICAN INSURANCE COMPANY	8759	8438	3166	7333	36.1	86.9	.5	0
AMERICAN INTEGRITY INSURANCE CO.	793	894	225	160	28.4	17.9	.0	0
AMERICAN LIVE STOCK INSURANCE CO.	468	450	222	265	47.4	58.7	.0	0
AMERICAN LOYALTY INSURANCE CO.	0	0	0	0	.0	.0	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
AMERICAN MANUFACTURERS MUT. INS. CO.	821	772	269	309	32.8	40.1	.0	23
AMERICAN MODERN HOME INSURANCE CO.	1540	1612	770	762	50.0	47.3	.1	0
AMERICAN MOTORISTS INSURANCE COMPANY	6292	6440	2665	5545	42.4	86.1	.4	1026
AMERICAN MUTUAL INS. CO. OF BOSTON	229	230	169	194	73.8	84.4	.0	15
AMERICAN MUTUAL LIABILITY INSURANCE CO.	374	313	333	411	89.1	131.2	.0	5
AMERICAN NATIONAL FIRE INSURANCE CO.	4160	4354	1667	2256	40.1	51.8	.2	0
AMERICAN NATIONAL GENERAL INSURANCE CO.	52	54	12	23	23.0	43.8	.0	0
AMERICAN NATIONAL PROPERTY & CASUALTY CO	1146	1143	862	769	75.2	67.2	.1	0
AMERICAN PROTECTION INSURANCE CO.	510	484	48-	60-	9.4-	12.5-	.0	0
AMERICAN ROAD INSURANCE COMPANY	4535	2414	1489	1705	32.8	70.6	.1	0
AMERICAN SECURITY INSURANCE CO.	566	494	92	112	16.3	22.7	.0	0
AMERICAN STANDARD INS. CO. OF WISC.	10724	10560	6051	6459	56.4	61.2	.6	0
AMERICAN STATES INS. CO. OF TEXAS	527	456	283	280	53.7	61.5	.0	0
AMERICAN STATES INSURANCE COMPANY	26839	20621	9281	15210	34.6	73.8	1.1	0
AMERICAN STATES PREFERRED INS CO	2638	2592	2707	2512	102.6	96.9	.1	0
AMERICAN TITLE INSURANCE COMPANY	31	30	0	0	.0	.0	.0	0
AMERICAN UNIVERSAL INSURANCE COMPANY	0	11	517	18	.0	164.0	.0	0
AMERICAN ZURICH INSURANCE COMPANY	0	0	0	0	.0	.3	.0	0
AMEX ASSURANCE COMPANY	28	29	41	450	145.3	1,547.2	.0	0
AMICA MUTUAL INSURANCE COMPANY	197	192	125	16-	63.2	8.4-	.0	38
ARGONAUT INSURANCE COMPANY	1495	1460	1400	171	93.6	11.7	.1	0
ARGONAUT MIDWEST INSURANCE COMPANY	713	844	701	694	98.2	82.2	.0	0
ARKWRIGHT MUTUAL INSURANCE COMPANY	5060	6031	912	1129	18.0	18.7	.3	810
ARMED FORCES INSURANCE EXCHANGE	782	724	253	281	32.4	38.8	.0	127
ASSOCIATED INDEMNITY CORP.	511	412	427	82	83.7	19.9	.0	68
ASSOCIATES INSURANCE COMPANY	912	544	172	157	18.9	28.8	.0	0
ASSURANCE COMPANY OF AMERICA	2626	2462	791	1204	30.1	48.9	.1	0
ATHENA ASSURANCE COMPANY	1-	0	0	0	.0	.0	.0	0
ATLANTA INTERNATIONAL INSURANCE CO.	0	0	69	116-	.0	7,431.1-	.0	0
ATLANTIC INSURANCE COMPANY	128	127	46	52-	35.7	41.2-	.0	0
ATLANTIC MUTUAL INSURANCE COMPANY	980	789	303	237	30.9	30.0	.0	36
ATLAS ASSURANCE CO. OF AMERICA	130	125	8	20	6.2	15.8	.0	0
ATLAS INSURANCE COMPANY	531	368	42	194	7.9	52.8	.0	0
AUTOMOBILE CLUB INTER-INS. EXCH.	3333	3251	2147	2336	64.4	71.9	.2	0
AUTOMOBILE INS. CO. OF HARTFORD, CONN.	1202	1274	945	568	78.7	44.6	.1	17
AVEMCO INSURANCE COMPANY	1029	1061	12	530	1.1	49.9	.1	0
BALBOA INSURANCE COMPANY	195	239	320	324	206.2	135.8	.0	0
BANKERS MULTIPLE LINE INSURANCE CO.	43	74	42	38	66.6	51.1	.0	0
BANKERS STANDARD INSURANCE COMPANY	326	303	117	135	36.7	44.5	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
BCS INSURANCE COMPANY	0	0	1	1	.0	.0	.0	0
BELLEFONTE UNDERWRITERS INSURANCE CO	0	0	0	0	.0	81.3-	.0	0
BIRMINGHAM FIRE INSURANCE CO. OF PA.	1132	360	94	183	8.3	50.9	.0	0
BITUMINOUS CASUALTY CORPORATION	2255	2224	777	1300	34.5	58.4	.1	0
BITUMINOUS FIRE & MARINE INS. CO.	56	78	36	10-	65.6	12.6-	.0	1
BLUE RIDGE INSURANCE COMPANY	123	136	96	6	77.5	4.4	.0	0
BOSTON OLD COLONY INSURANCE CO.	24	22	28	59	116.1	271.7	.0	0
BREMEN FARMERS MUTUAL INSURANCE CO.	6351	6179	4315	4413	67.9	71.4	.3	0
BROTHERHOOD MUTUAL INSURANCE COMPANY	611	616	314	327	51.4	53.1	.0	0
CALIFORNIA COMPENSATION & FIRE COMPANY	468	183	260	306	55.5	166.8	.0	0
CALVERT INSURANCE COMPANY	29	44	1-	7	1.7-	15.8	.0	0
CAMDEN FIRE INSURANCE ASSOCIATION	30	20	174	160	570.6	791.5	.0	1
CANAL INSURANCE COMPANY	685	708	493	625	72.1	88.2	.0	0
CANNERS EXC SUBS AT WARNER INTER-INS	1	1	0	0	.0	52.8-	.0	0
CAROLINA CASUALTY INSURANCE CO.	1034	937	1126	479	108.9	51.1	.1	0
CASUALTY RECIPROCAL EXCHANGE	2639	2621	1257	1213	47.6	46.3	.1	151
CENTENNIAL INSURANCE COMPANY	2185	1985	863	1139	39.5	57.4	.1	68
CENTRAL MUTUAL INSURANCE COMPANY	0	3	0	6-	15.0	204.9-	.0	0
CENTRAL NATIONAL INS. CO. OF OMAHA	573	744	829	338	144.6	45.4	.0	0
CENTRAL STATES INDEMNITY CO. OF OMAHA	30	30	15	27	49.3	88.1	.0	0
CENTURY INDEMNITY COMPANY	26	30	1-	47-	4.5-	155.7-	.0	0
CHARTER OAK FIRE INSURANCE COMPANY	7524	8189	3060	4792	40.7	58.5	.5	28
CHICAGO INSURANCE COMPANY	1481	1888	141	2395	9.5	126.9	.1	0
CHICAGO TITLE INSURANCE CO OF OREGON	276	272	19	26	6.8	9.5	.0	0
CHICAGO TITLE INSURANCE COMPANY	1557	1343	267	518	17.1	38.5	.1	0
CHRISTIANIA GEN INS CORP OF NEW YORK	4	2	0	1	.0	35.8	.0	0
CHRYSLER INSURANCE COMPANY	865	603	448	545	51.7	90.4	.0	0
CHURCH INSURANCE COMPANY	192	204	113	72	58.5	35.3	.0	0
CHURCH MUTUAL INSURANCE COMPANY	3413	2948	926	1959	27.1	66.4	.2	48
CIGNA FIRE UNDERWRITERS INSURANCE CO.	1195	1128	1033	917	86.4	81.3	.1	1
CIGNA INSURANCE COMPANY	511	748	193	223	37.8	29.9	.0	0
CIGNA PROPERTY & CASUALTY INSURANCE CO.	2532	2946	1606	1243	63.4	42.2	.2	37
CIM INSURANCE CORPORATION	1190	1199	839	835	70.5	69.6	.1	0
CIMARRON INSURANCE COMPANY, INC.	9497	9866	6709	6506	70.6	65.9	.5	139
CINCINNATI INSURANCE COMPANY	7	8	0	0	2.7	2.6	.0	0
CITY INSURANCE COMPANY	3384	3032	828	1793	24.5	59.1	.2	0
CLARENDON NATIONAL INSURANCE COMPANY	611	274	105	542	17.1	197.6	.0	0
COLONIAL INSURANCE CO. OF CALIFORNIA	1374	1356	688	877	50.1	64.7	.1	0
COLONIAL PENN FRANKLIN INSURANCE CO.	411	384	253	290	61.7	75.4	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
COLONIAL PENN INSURANCE COMPANY	1217	1260	3702	3717	304.1	294.9	.1	0
COLUMBIA MUTUAL CASUALTY INSURANCE CO.	1	1	0	0	.0	.0	.0	0
COLUMBIAN NATIONAL TITLE INSURANCE CO	2117	1870	32	4	1.5	.2	.1	0
COMMERCE AND INDUSTRY INSURANCE COMPANY	144	110	52	7	36.3	6.0	.0	0
COMMERCIAL INS. CO. OF NEWARK, N.J.	91	82	92	45	101.5	54.2	.0	0
COMMERCIAL LOAN INSURANCE CORP.	17	31	14	115-	79.5	372.1-	.0	0
COMMERCIAL MORTGAGE INSURANCE, INC.	6	19	0	0	.0	.0	.0	0
COMMERCIAL UNION INSURANCE COMPANY	5378	5271	3774	2145	70.2	40.7	.3	0
COMMONWEALTH GENERAL INSURANCE COMPANY	4	0	0	0	.0	41.7	.0	0
COMMONWEALTH LAND TITLE INSURANCE CO.	1165	1124	13	15-	1.2	1.3-	.1	0
COMMONWEALTH MORTGAGE ASSURANCE COMPANY	99	116	190	120	191.3	104.0	.0	0
CONNECTICUT INDEMNITY COMPANY	1	41	30	0	3,488.3	.6	.0	0
CONNIE LEE INSURANCE COMPANY	18	26	3	11-	16.3	40.8-	.0	0
CONSOLIDATED AMERICAN INSURANCE CO.	3	4	0	0	.0	2.8	.0	0
CONSOLIDATED FARMERS MUTUAL INS CO,INC.	3494	3373	1524	1427	43.6	42.3	.2	0
CONTINENTAL CASUALTY COMPANY	22677	21781	6009	12543	26.5	57.6	1.2	0
CONTINENTAL INSURANCE COMPANY	16486	16107	9878	13310	59.9	82.6	.9	0
CONTINENTAL WESTERN CASUALTY COMPANY	58	59	0	0	.5	.5	.0	0
CONTINENTAL WESTERN INSURANCE CO.	7906	7636	3477	3437	44.0	45.0	.4	76
CONTRACTORS BONDING AND INSURANCE CO.	35	24	0	12	.0	50.5	.0	0
CORNHUSKER CASUALTY COMPANY	170	175	17	30	10.0	17.4	.0	0
COUNTRY CASUALTY INSURANCE COMPANY	13	4	3	6	35.1	141.4	.0	0
COUNTRY PREFERRED INSURANCE COMPANY	253	354	347	69-	137.0	19.5-	.0	0
CREDIT GENERAL INSURANCE COMPANY	678	504	177	231	26.2	45.8	.0	0
CUMIS INSURANCE SOCIETY, INC.	2124	1973	2970	2343	139.8	118.8	.1	0
DAIRYLAND INSURANCE COMPANY	5653	5644	2694	2988	47.6	52.9	.3	0
DEPENDABLE INSURANCE COMPANY, INC.	76	64	134	54	176.2	83.8	.0	0
DRUGGISTS MUTUAL INSURANCE COMPANY	1025	979	181	267	17.6	27.3	.1	207
ECONOMY FIRE & CASUALTY COMPANY	3510	3595	2011	2323	57.3	64.6	.2	0
ECONOMY PREFERRED INSURANCE COMPANY	3395	3234	1509	2024	44.5	62.6	.2	0
EDISON INSURANCE COMPANY	1	1	0	0	.0	15.1	.0	0
ELECTRIC INSURANCE COMPANY	7	6	0	0	.0	.0	.0	1
ELECTRIC MUTUAL LIABILITY INS. CO.	456	459	179	312	39.3	67.9	.0	192
EMCASCO INSURANCE COMPANY	2565	2603	2159	2410	84.2	92.6	.1	0
EMPIRE FIRE & MARINE INSURANCE CO.	638	663	261	156	41.0	23.5	.0	0
EMPLOYERS CASUALTY COMPANY	282	294	291	90	103.1	30.7	.0	0
EMPLOYERS FIRE INSURANCE COMPANY	1427	1514	1253	527	87.8	34.8	.1	11
EMPLOYERS INS. OF WAUSAU, A MUTUAL CO.	4809	4561	3222	4406	67.0	96.6	.3	53
EMPLOYERS MUTUAL CASUALTY COMPANY	13978	13863	4381	5540	31.3	40.0	.8	364

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
EMPLOYERS NATIONAL INSURANCE COMPANY	1077	1083	1177	1009	109.4	93.2	.1	2-
EMPLOYERS REINSURANCE CORPORATION	2059	1881	405	2029	19.7	107.9	.1	0
EQUITY MUTUAL INSURANCE COMPANY	3691	3756	2561	2203	69.4	58.6	.2	0
FARM & CITY INSURANCE COMPANY	1909	1857	1173	1386	61.5	74.6	.1	0
FARM BUREAU MUTUAL INSURANCE CO., INC.	106034	10346[illegible]	70511	75776	66.5	73.2	5.8	218
FARMERS ALLIANCE MUTUAL INSURANCE CO.	27168	27046	16885	17230	62.1	63.7	1.5	0
FARMERS AND MERCHANTS INSURANCE COMPANY	533	526	701	648	131.6	123.3	.0	100
FARMERS CASUALTY COMPANY - MUTUAL	6375	6184	3851	3751	60.4	60.7	.3	0
FARMERS HAIL INSURANCE COMPANY	49	49	6	6	12.8	12.8	.0	2
FARMERS INSURANCE COMPANY, INC.	69386	69473	43133	44101	62.2	63.5	3.9	0
FARMERS INSURANCE EXCHANGE	3777	3679	2252	2374	59.6	64.5	.2	0
FARMERS MUTUAL HAIL INS. CO. OF IOWA	18	17	8	8	43.6	46.5	.0	0
FARMERS MUTUAL INS CO OF BARTON COUNTY	1637	0	757	812	46.3	.0	.0	0
FARMINGTON CASUALTY COMPANY	329	294	79	212	23.8	72.3	.0	0
FARMLAND MUTUAL INSURANCE COMPANY	9889	10002	6078	5793	61.5	57.9	.6	0
FEDERAL INSURANCE COMPANY	12526	13563	7188	6676	57.4	49.2	.8	0
FEDERATED MUTUAL INSURANCE COMPANY	21944	21519	15799	18525	72.0	86.1	1.2	396
FEDERATED RURAL ELECTRIC INS. CORP.	2176	2060	667	867	30.7	42.1	.1	27
FIDELITY & GUARANTY INS. UNDERWRITERS	6163	5520	2099	1836	34.1	33.3	.3	276
FIDELITY & GUARANTY INSURANCE CO.	8324	7785	7628	4889	91.6	62.8	.4	432
FIDELITY AND CASUALTY CO OF NEW YORK	5197	5257	3353	2022	64.5	38.5	.3	0
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	5588	5721	1713	1852	30.7	32.4	.3	0
FINANCIAL GUARANTY INSURANCE COMPANY	1475	303	0	0	.0	.0	.0	0
FINANCIAL SECURITY ASSURANCE OF IOWA INC	118	76	0	0	.0	.0	.0	0
FIRE & CASUALTY INS. CO. OF CONNECTICUT	4	0	6	17-	175.3	5,234.6-	.0	0
FIREMAN'S FUND INS. CO. OF WISCONSIN	5	6	6	3	111.8	45.3	.0	0
FIREMAN'S FUND INSURANCE COMPANY	4045	5659	1585	5117	39.2	90.4	.3	8
FIREMEN'S INS. CO. OF NEWARK, N.J.	2565	1887	644	545	25.1	28.9	.1	0
FIRST AMERICAN INSURANCE COMPANY	69	35	13	12	19.0	34.7	.0	0
FIRST AMERICAN TITLE INS CO OF MID-WEST	687	635	27	9-	4.0	1.4-	.0	0
FIRST GENERAL INSURANCE COMPANY	4	4	0	0	.0	.0	.0	0
FIRST NATIONAL INS. CO. OF AMERICA	791	798	147	515	18.6	64.5	.0	0
FIRST OF GEORGIA INSURANCE COMPANY	3-	3-	0	2	.0	.0	.0	0
FLORISTS MUTUAL INSURANCE COMPANY	462	354	234	452	50.8	127.4	.0	14
FOREMOST GUARANTY CORPORATION	13	5	0	0	.0	.0	.0	0
FOREMOST INSURANCE COMPANY	2130	2274	1178	1075	55.3	47.3	.1	0
FORUM INSURANCE COMPANY	637	615	1663	1427	261.0	232.2	.0	0
FREMONT INDEMNITY COMPANY	0	5	1394	2891	.0	2,819.3	.0	0
FRONTIER INSURANCE COMPANY	4	2	0	2	.0	71.6	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
GEICO GENERAL INSURANCE COMPANY	5	2	0	0	1.8	4.2	.0	0
GEICO INDEMNITY COMPANY	421	469	204	278	48.4	59.4	.0	0
GENERAL ACCIDENT INS. CO. OF AMERICA	2067	2052	1148	818	55.5	39.9	.1	0
GENERAL CASUALTY CO. OF WISCONSIN	9135	8897	5993	7134	65.6	80.2	.5	0
GENERAL ELECTRIC MORTGAGE INS CORP OF NC	49	75	109	100	220.9	132.7	.0	0
GENERAL ELECTRIC MORTGAGE INSURANCE CORP	1823	1426	95	190	5.2	13.3	.1	0
GENERAL INSURANCE CO. OF AMERICA	1307	1268	307	340	23.4	26.8	.1	2
GENERAL REINSURANCE CORPORATION	58	56	0	11	.0	19.0	.0	0
GENERAL STAR NATIONAL INSURANCE CO.	35	11	1	51	1.7	476.5	.0	0
GLENS FALLS INSURANCE COMPANY	2330	2300	1291	1300	55.0	56.5	.1	0
GLOBE INDEMNITY COMPANY	950	936	412	360	43.4	38.5	.1	41
GOODVILLE MUTUAL CASUALTY COMPANY	840	800	238	478	28.3	59.7	.0	0
GOVERNMENT EMPLOYEES INS. CO.	1189	1092	661	775	55.6	70.9	.1	0
GRAIN DEALERS MUTUAL INS. CO.	1647	1509	585	687	35.5	45.6	.1	39
GRANITE STATE INSURANCE COMPANY	1647	1850	1266	715	76.9	38.7	.1	19
GREAT AMERICAN INSURANCE COMPANY	2232	2504	1363	2182	61.1	87.1	.1	23
GREAT CENTRAL INSURANCE COMPANY	1338	1345	453	569	33.9	42.3	.1	0
GREAT NORTHERN INSURANCE COMPANY	675	485	433	144	64.1	29.7	.0	0
GREAT PLAINS MUTUAL INS. CO., INC.	2815	2597	1724	1759	61.3	67.7	.1	0
GREAT WEST CASUALTY COMPANY	7253	6918	4189	4984	57.8	72.0	.4	0
GREATER NEW YORK MUTUAL INS. CO.	0	0	0	0	.0	.0	.0	0
GUARANTY NATIONAL INSURANCE COMPANY	855	767	30	73	3.5	9.5	.0	0
GULF INSURANCE COMPANY	1689	1564	905	476	29.9	30.4	.1	0
HANOVER INSURANCE COMPANY	3996	3937	1144	1418	31.1	36.0	.2	0
HARBOR INSURANCE COMPANY	0	9	5	49-	.0	550.0-	.0	0
HARCO NATIONAL INSURANCE COMPANY	317	373	234	191	73.7	51.3	.0	0
HARTFORD ACCIDENT & INDEMNITY CO.	27496	26622	11270	10117	41.0	68.1	1.5	0
HARTFORD CASUALTY INSURANCE COMPANY	2818	2830	2056	1718	73.0	60.7	.2	0
HARTFORD FIRE INSURANCE COMPANY	8047	8677	5340	4867	66.4	56.1	.5	555
HARTFORD INS. CO. OF THE MIDWST	1963	1242	49	126	2.5	10.1	.1	0
HARTFORD STEAM BOILER INSP. & INS. CO.	2770	2719	625	201	22.6	7.4	.2	0
HAWKEYE SECURITY INSURANCE COMPANY	4589	4675	2996	3146	65.3	67.3	.3	0
HERITAGE INDEMNITY COMPANY	2	4	5	6	274.1	131.4	.0	0
HIGHLANDS INSURANCE COMPANY	249	258	102	0	41.1	.0	.0	0
HOME INDEMNITY COMPANY	6590	4916	3460	1972	52.5	40.1	.3	0
HOME INSURANCE COMPANY	4788	4910	3933	5421	82.1	110.4	.3	121
HOME INSURANCE COMPANY OF INDIANA	843	730	82	182	9.8	24.9	.0	0
HORACE MANN INSURANCE COMPANY	2535	2632	1584	1998	62.5	75.9	.1	0
HOUSTON GENERAL INSURANCE COMPANY	12	14	15	1-	117.4	9.0-	.0	0
IDF INSURANCE COMPANY	15	16	190	113	1,239.0	689.7	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
ILLINOIS NATIONAL INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
IMPERIAL CASUALTY & INDEMNITY CO.	1157	1609	953	374-	82.4	23.2-	.1	0
INDEMNITY INS. CO. OF NORTH AMERICA	5	7	14	4995	310.5	572.3	.0	0
INDIANA LUMBERMENS MUTUAL INS. CO.	1394	1357	548	330	39.3	24.3	.1	0
INDUSTRIAL INDEMNITY COMPANY	239	343	468	195	195.5	56.8	.0	0
INLAND INSURANCE COMPANY	7	7	0	0	.0	2.6-	.0	0
INSURANCE CO. OF THE PRAIRIE STATES	1673	1673	1738	1738	103.9	103.9	.1	0
INSURANCE COMPANY OF EVANSTON	15	19	4	14	24.1	85.6	.0	0
INSURANCE COMPANY OF ILLINOIS	33	15	1	4	2.6	28.3	.0	0
INSURANCE COMPANY OF NORTH AMERICA	22964	22887	12870	14811	56.0	64.7	1.3	0
INSURANCE COMPANY OF THE STATE OF PA	6486	5881	1349	499	20.8	8.5	.3	0
INSURANCE CORPORATION OF AMERICA	0	0	28	189-	.0	.0	.0	0
INSURED TITLES, INC.	441	441	17	0	3.9	.0	.0	0
INTEGON INDEMNITY CORPORATION	394	325	100	170	25.4	52.3	.0	0
INTERCONTINENTAL INSURANCE COMPANY	271	445	569	625	210.3	140.5	.0	0
INTERNATIONAL BUS. & MERCANT. REASSUR.CO	1804	1706	1357	1562	75.2	91.5	.1	24
INTERNATIONAL FIDELITY INSURANCE CO.	52	32	0	2	.0	6.4	.0	0
INTERNATIONAL INDEMNITY COMPANY	509	684	723	376	141.9	54.9	.0	0
INTERNATIONAL INSURANCE COMPANY	3739	3185	827	783	14.1	24.6	.2	0
INTERNATIONAL SERVICE INSURANCE CO.	0	0	20	10	.0	5,847.7	.0	0
INTERSTATE INDEMNITY COMPANY	7	9	0	15	.0	155.8	.0	0
INVESTORS MORTGAGE INSURANCE COMPANY	190	204	407	273	225.8	133.7	.0	0
IOWA MUTUAL INSURANCE COMPANY	625	608	222	299	35.4	49.1	.0	0
ITT LYNDON PROPERTY INSURANCE COMPANY	161	84	31	29	19.6	34.6	.0	0
J.C. PENNEY CASUALTY INSURANCE CO.	877	929	903	618	102.9	66.6	.1	0
JEFFERSON INSURANCE CO. OF NEW YORK	410	418	279	231	68.1	55.3	.0	0
JEWELERS MUTUAL INSURANCE COMPANY	210	198	49	1-	23.5	.3-	.0	0
JOHN DEERE INSURANCE COMPANY	4230	4297	2894	3717	68.4	86.5	.2	81
JOHN HANCOCK INDEMNITY COMPANY	50	53	13	15	25.6	28.5	.0	0
JOHN HANCOCK PROPERTY & CASUALTY INS CO	19	263	149	127	790.3	48.3	.0	0
KANSAS BANKERS SURETY COMPANY	3632	3329	890	5434	24.5	163.2	.2	0
KANSAS CITY FIRE & MARINE INS. CO.	122	328	402	594	330.2	181.5	.0	21
KANSAS FIRE AND CASUALTY COMPANY	20108	21019	9391	17490	46.7	83.2	1.2	47
KANSAS MUTUAL INSURANCE COMPANY	4375	4282	2607	2645	59.6	61.8	.2	0
KFB INSURANCE COMPANY, INC.	8185	8050	5291	5929	64.6	73.7	.4	0
LANCER INSURANCE COMPANY	719	419	19	176	2.7	42.1	.0	0
LANDMARK INSURANCE COMPANY	0	0	0	1343	.0	.0	.0	0
LAWYERS TITLE INSURANCE CORPORATION	1698	1628	39	115	2.3	7.1	.1	0
LEGION INSURANCE COMPANY	7	48	73	77	1,074.0	161.3	.0	0
LIBERTY INSURANCE CORPORATION	2093	2786	1277	2492	62.1	89.4	.2	128

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
LIBERTY MUTUAL FIRE INSURANCE CO.	17273	19375	9703	14218	56.2	73.4	1.1	803
LIBERTY MUTUAL INSURANCE COMPANY	10330	11191	7165	3536	69.4	31.6	.6	0
LIBERTY NATIONAL FIRE INSURANCE CO.	1-	22	0	2-	.0	7.7-	.0	0
LINCOLN NATIONAL HEALTH & CAS INS CO	52	54	97	81	187.4	149.1	.0	0
LITITZ MUTUAL INSURANCE COMPANY	625	637	479	479	76.6	75.1	.0	0
LONDON ASSURANCE	450	580	20	58	3.1	10.0	.0	0
LUMBERMENS MUTUAL CASUALTY COMPANY	1890	1631	727	593	38.5	36.4	.1	4
LUMBERMENS UNDERWRITING ALLIANCE	1228	1419	1023	1043	83.3	73.5	.1	22
LUTHERAN BENEVOLENT INS. EXCHANGE	461	435	507	546	110.1	125.4	.0	0
MARYLAND CASUALTY COMPANY	6067	6529	2967	2894	48.9	44.3	.4	0
MARYSVILLE MUTUAL INSURANCE COMPANY	6425	6284	4341	4280	67.6	68.1	.3	0
MASSACHUSETTS BAY INSURANCE COMPANY	4524	3820	1613	1870	35.7	49.0	.2	1
MASSACHUSETTS CASUALTY INSURANCE CO.	37	37	13	21	35.7	56.4	.0	0
MCA INSURANCE COMPANY	12	12	0	0	.0	.0	.0	0
MCPHERSON HAIL INSURANCE COMPANY	1243	1243	936	936	75.3	75.3	.1	0
MEAD REINSURANCE CORPORATION	0	0	0	5	.0	.0	.0	0
MEDICAL DEFENSE INSURANCE COMPANY	3576	2474	1677	3502	46.9	141.5	.1	0
MEDICAL PROTECTIVE COMPANY	7408	6490	5321	5321	71.8	82.0	.4	0
MERCHANTS MUTUAL BONDING COMPANY	53	49	0	0	.1-	.8	.0	0
MERITPLAN INSURANCE COMPANY	0	1	0	0	.0	2.7-	.0	0
METROPOLITAN CASUALTY INSURANCE COMPANY	110	105	47	56	42.9	53.3	.0	0
METROPOLITAN GENERAL INSURANCE COMPANY	3	3	0	24	.0	730.2	.0	0
METROPOLITAN PROPERTY & LIABILITY INS CO	888	876	521	674	58.6	77.0	.0	0
MIC PROPERTY AND CASUALTY INSURANCE CORP	577	416	77	320	13.4	77.0	.0	0
MICHIGAN MILLERS MUTUAL INS. CO.	1752	1753	728	898	41.5	51.2	.1	0
MICHIGAN MUTUAL INSURANCE COMPANY	133	139	21	16	15.7	11.7	.0	8
MID-CENTURY INSURANCE COMPANY	28021	27471	17571	21706	62.7	79.0	1.5	0
MID-CONTIMENT CASUALTY COMPANY	2938	2779	1150	1713	39.2	61.6	.2	0
MIDWEST MUTUAL INSURANCE COMPANY	885	901	608	267	68.7	29.7	.1	0
MIDWESTERN INSURANCE COMPANY	218	204	109	89	50.2	43.5	.0	0
MILLERS GENERAL INSURANCE COMPANY	150	142	80	151	53.5	106.0	.0	0
MILLERS MUTUAL INS. ASSN. OF ILLINOIS	2329	2232	487	696	20.9	31.2	.1	11
MILLERS MUTUAL INSURANCE COMPANY	265	261	143	151	54.0	57.8	.0	0
MILLERS NATIONAL INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
MINNEHOMA INSURANCE COMPANY	199	177	79	83	39.4	46.7	.0	0
MINNESOTA MUTUAL FIRE & CASUALTY COMPANY	390	250	307	412	78.8	165.0	.0	0
MORTGAGE GUARANTY INSURANCE CORP.	3145	2950	549	1926	17.5	65.3	.2	0
MOTOR CLUB OF IOWA INSURANCE COMPANY	56	51	5	9	9.2	17.9	.0	0
MOTORS INSURANCE CORPORATION	981	1000	1601	1733	163.1	173.4	.1	0
MT. AIRY INSURANCE COMPANY	101	95	36	100	36.1	104.8	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
MUNICIPAL BOND INVESTORS ASSURANCE CORP.	2521	24	0	0	.0	1.0-	.0	0
MUTUAL PROTECTIVE INSURANCE COMPANY	2856	2470	830	1063	29.0	43.0	.1	0
MUTUAL SERVICE CASUALTY INSURANCE CO	358	358	527	46	147.0	12.9	.0	0
NATIONAL AMERICAN INS. CO. OF CALIFORNIA	0	0	11	130	.0	.0	.0	0
NATIONAL AMERICAN INSURANCE COMPANY	129	42	1	1	.8	3.5	.0	0
NATIONAL ATTORNEY'S TITLE INSURANCE CO.	50	110	0	2	.0	1.8	.0	0
NATIONAL CASUALTY COMPANY	401	453	179	438-	44.6	67.0-	.0	0
NATIONAL CHIROPRACTIC MUTUAL INS CO	42	40	0	7	.0	11.2	.0	0
NATIONAL CONTINENTAL INSURANCE CO.	738	695	33	76	4.5	10.9	.0	0
NATIONAL FARMERS UNION PROP. & CAS. CO.	7404	7369	5257	4553	71.0	61.8	.4	17
NATIONAL FARMERS UNION STANDARD INS. CO.	258	240	138	198	53.4	82.7	.0	0
NATIONAL FIRE INS. CO. OF HARTFORD	842	917	915	742	108.7	80.9	.1	0
NATIONAL GENERAL INSURANCE COMPANY	529	533	311	471	58.8	88.3	.0	0
NATIONAL INDEMNITY COMPANY	848	1321	707	302	83.4	22.9	.1	0
NATIONAL INSURANCE UNDERWRITERS	336	384	168	0	49.9	.0	.0	0
NATIONAL PROPERTY OWNERS INSURANCE CO	0	0	0	4-	.0	.0	.0	0
NATIONAL SURETY CORPORATION	2425	3370	615	1424	25.4	42.3	.2	3
NATIONAL UNION FIRE INS CO OF PITTS., PA	34379	30899	13149	25293	38.2	81.9	1.7	0
NATIONWIDE AGRIBUSINESS INSURANCE CO	1155	863	418	700	36.2	81.2	.0	0
NATIONWIDE MUTUAL FIRE INSURANCE CO.	1941	1696	1138	1380	58.6	81.4	.1	0
NATIONWIDE MUTUAL INSURANCE COMPANY	2387	2534	1843	1608	77.2	63.5	.1	8
NATIONWIDE PROPERTY & CASUALTY INS. CO.	405	278	162	270	40.0	97.4	.0	0
NEW ENGLAND INSURANCE COMPANY	352	243	0	244	.0	92.9	.0	0
NEW HAMPSHIRE INSURANCE COMPANY	3043	2152	1895	1425	91.4	66.2	.1	0
NEW YORK UNDERWRITERS INS. CO.	4203	3886	1922	2371	45.7	61.0	.2	0
NEWARK INSURANCE COMPANY	284	282	206	210	72.5	74.6	.0	0
NIAGARA FIRE INSURANCE COMPANY	134	98	168	92	126.0	94.3	.0	75
NORDIA INSURANCE COMPANY	160	2082	2512	651	1,573.3	31.3	.1	108
NORTH AMERICAN SPECIALTY INSURANCE CO.	13	14	0	4	.0	27.5	.0	0
NORTH RIVER INSURANCE COMPANY	2739	2495	5678	1690	207.3	67.7	.1	19
NORTH STAR REINSURANCE CORPORATION	125	123	28	33	22.0	26.5	.0	0
NORTHBROOK INDEMNITY COMPANY	34	36	9	75	25.3	211.7	.0	0
NORTHBROOK NATIONAL INSURANCE COMPANY	527	293	112	332	21.2	113.0	.0	0
NORTHBROOK PROPERTY & CASUALTY INS. CO.	400	448	74	247	18.5	55.1	.0	0
NORTHERN ASSURANCE COMPANY OF AMERICA	2594	2571	1617	1514	62.4	58.9	.1	9
NORTHERN INSURANCE CO. OF NEW YORK	4388	3699	1208	1403	27.5	37.9	.2	46
NORTHLAND INSURANCE COMPANY	696	696	175	269	25.2	38.6	.0	0
NORTHWESTERN NATIONAL CASUALTY CO.	4505	4028	1543	2341	34.3	58.1	.2	53
NORTHWESTERN NATL INS CO OF MILWAUKEE WI	3208	3226	1643	452	51.2	14.0	.2	1
OCCIDENTAL FIRE & CASUALTY CO. OF N.C.	59-	13	991	1038	.0	7,807.3	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
OHIO CASUALTY INSURANCE COMPANY	3796	3936	1880	1798	49.5	45.7	.2	0
OHIO GENERAL INSURANCE COMPANY	149	127	1	41	.8	32.4	.0	0
OHIO SECURITY INSURANCE COMPANY	77	78	91	35	118.6	44.9	.0	0
OLD REPUBLIC INSURANCE COMPANY	5280	5211	1278	2312	24.2	44.4	.3	0
OMAHA INDEMNITY COMPANY	40-	222	29	21	.0	9.4	.0	0
OMAHA PROPERTY AND CASUALTY INS. CO.	1060	1040	483	755	45.6	72.6	.1	0
PACIFIC EMPLOYERS INSURANCE CO.	10402	10378	3022	6623	29.0	63.8	.6	123
PACIFIC INDEMNITY COMPANY	97	125	219	64	224.6	51.2	.0	15
PACIFIC MARINE INSURANCE COMPANY	6	11	0	4-	1.7	37.6-	.0	0
PATRONS MUTUAL INSURANCE ASSOCIATION	9286	9620	6957	6857	74.9	71.3	.5	0
PAXTON NATIONAL INSURANCE COMPANY	0	0	6	3	.0	.0	.0	0
PEERLESS INSURANCE COMPANY	47	44	1	1	1.8	3.4	.0	0
PENN. NATIONAL MUTUAL CASUALTY INS. CO.	4449	4151	2434	3391	54.7	81.7	.2	41
PENNSYLVANIA GENERAL INSURANCE CO.	1302	1222	637	490	48.9	40.1	.1	2
PETROLEUM CASUALTY COMPANY	11-	69-	11	11-	.0	.0	.0	0
PHICO INSURANCE COMPANY	1779	2890	913	1885	51.3	65.2	.2	0
PHOENIX ASSURANCE COMPANY OF NEW YORK	36	19	0	2	.0	9.5	.0	0
PHOENIX INSURANCE COMPANY	2708	2787	2002	2205	73.9	79.1	.2	17
PHYSICIANS MUTUAL INSURANCE CO.	3867	3821	2179	2299	56.4	60.2	.2	0
PLAINS INSURANCE COMPANY	1356	1395	1411	1740	104.0	124.8	.1	0
PLANET INSURANCE COMPANY	475	623	380	473	80.0	75.9	.0	0
PMI INSURANCE COMPANY	1	3	11	10	851.0	385.9	.0	0
PMI MORTGAGE INSURANCE COMPANY	555	501	48	244	8.6	48.7	.0	0
PREFERRED RISK MUTUAL INSURANCE CO.	1864	1857	844	962	45.3	51.8	.1	0
PREMIER ALLIANCE INSURANCE COMPANY	1-	1-	0	56	.0	.0	.0	0
PRINCIPAL CASUALTY INSURANCE COMPANY	592	563	407	399	68.7	70.9	.0	0
PROFESSIONAL MUTUAL INS CO RISK RETEN GR	21	3	0	6	.0	167.6	.0	0
PROGRESSIVE CASUALTY INSURANCE CO.	3703	3654	1254	2134	33.9	58.4	.2	0
PROGRESSIVE SPECIALTY INSURANCE COMPANY	2725	2641	544	2148	20.0	81.3	.1	0
PROTECTION MUTUAL INSURANCE COMPANY	398	766	469	485	117.9	63.3	.0	0
PROTECTIVE INSURANCE COMPANY	4151	4162	236	12-	5.7	.3-	.2	0
PROTECTIVE NAT'L INS. CO. OF OMAHA	1-	0	485	222-	.0	.0	.0	0
PROVIDENCE WASHINGTON INSURANCE CO.	233	216	28	39	12.1	18.1	.0	0
PROVIDERS INSURANCE COMPANY	1129	1722	742	1106	65.7	64.3	.1	0
PRUDENTIAL GENERAL INSURANCE COMPANY	103	106	60	38	58.7	35.6	.0	0
PRUDENTIAL PROPERTY & CASUALTY INS. CO.	3749	3404	2323	2238	62.0	65.7	.2	0
PRUDENTIAL-LMI COMMERCIAL INSURANCE CO.	25	29	51	49	210.2	169.6	.0	0
PURITAN INSURANCE COMPANY	19	20	501	449	2,700.8	2,279.8	.0	0
RANGER INSURANCE COMPANY	6753	6901	3639	2911	53.9	40.7	.4	0
RECIPROCAL EXCHANGE SUBSC. AT	0	0	0	0	.0	.0	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
REDLAND INSURANCE COMPANY	906	905	752	752	83.0	83.1	.1	0
REGENT INSURANCE COMPANY	2174	2113	2278	1872	104.8	88.6	.1	53
RELIANCE INSURANCE COMPANY	443	519	668	376	150.7	72.4	.0	0
REPUBLIC INSURANCE COMPANY	909	949	581	367	71.8	38.6	.1	0
REPUBLIC MORTGAGE INSURANCE COMPANY	41	37	0	6	.0	16.4	.0	0
REPUBLIC WESTERN INSURANCE COMPANY	75	75	3	26	4.3	34.8	.0	0
RLI INSURANCE COMPANY	653	408	69	1846	10.6	452.2	.0	0
ROCKWOOD INSURANCE COMPANY	4-	114	555	249	.0	218.1	.0	0
ROYAL INDEMNITY COMPANY	910	947	90	247	9.9	26.0	.1	14
ROYAL INSURANCE COMPANY OF AMERICA	6488	9802	4829	10352	74.4	105.6	.5	0
SAFECO INSURANCE CO. OF AMERICA	8238	8080	4027	3021	48.9	37.4	.4	0
SAFEGUARD INSURANCE COMPANY	368	384	147	93	39.9	24.2	.0	0
SAVERS PROPERTY & CASUALTY INSURANCE CO.	15	94	0	10-	.0	10.2-	.0	0
SEA INSURANCE COMPANY, LTD.	81	54	4	145	4.7	266.4	.0	0
SEABOARD SURETY COMPANY	731	695	13	161	1.8	23.5	.0	0
SECURITY INSURANCE CO. OF HARTFORD	318	336	124	55	38.9	16.3	.0	0
SECURITY NATIONAL INSURANCE CO.	6929	7054	4256	3318	61.4	47.0	.4	3
SELECT INSURANCE COMPANY	794	744	399	606	50.2	81.4	.0	0
SENECA INSURANCE COMPANY, INC.	0	0	128	0	.0	.0	.0	0
SENTRY INSURANCE, A MUTUAL COMPANY	3040	3107	1447	1482	47.6	47.7	.2	114
SHELTER GENERAL INSURANCE COMPANY	1954	1908	969	1180	49.6	61.9	.1	0
SHELTER MUTUAL INSURANCE COMPANY	17927	17919	11193	11565	62.4	64.5	1.0	0
SOUTH CAROLINA INSURANCE COMPANY	482	1328	182	87	37.7	6.6	.1	0
SOUTHERN INSURANCE COMPANY	637	435	837	262	131.5	60.2	.0	0
ST. PAUL FIRE & MARINE INSURANCE CO.	40476	38978	13117	24480	32.4	62.8	2.2	0
ST. PAUL GUARDIAN INSURANCE CO.	549	602	629	166	114.6	27.5	.0	103
ST. PAUL INSURANCE CO. OF ILLINOIS	710	425	58	251	8.2	59.0	.0	0
ST. PAUL MERCURY INSURANCE COMPANY	6776	5830	2852	4675	42.1	80.2	.3	19
ST. PAUL PROPERTY & CASUALTY INS. CO.	205	175	59	153	28.9	87.5	.0	0
STANDARD FIRE INSURANCE COMPANY	7068	6615	3494	4033	49.4	61.0	.4	789
STANDARD GUARANTY INSURANCE CO.	1020	432	275	302	27.0	70.0	.0	0
STATE AUTOMOBILE & CAS. UNDERWRITERS INC	1395	1416	660	504	47.3	35.6	.1	0
STATE FARM FIRE & CASUALTY COMPANY	72404	68878	44142	46061	61.0	66.9	3.8	0
STATE FARM GENERAL INSURANCE CO.	3621	3808	2605	2599	71.9	68.3	.2	0
STATE FARM MUTUAL AUTOMOBILE INS. CO.	140805	139320	93295	95766	66.3	68.7	7.7	5098
STATE SURETY COMPANY	475	428	76	182	15.9	42.5	.0	0
STATESMAN INSURANCE COMPANY	49-	2	0	3-	.0	141.8-	.0	0
STEWART TITLE GUARANTY COMPANY	230	210	16	38	7.1	17.8	.0	0
STONEWALL INSURANCE COMPANY	0	0	1	1231	.0	.0	.0	0
STRATFORD INSURANCE COMPANY	0	0	0	119-	.0	.0	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
SUN INSURANCE OFFICE, LTD.	71	72	52	33	72.9	45.6	.0	0
SWEDISH AMERICAN MUTUAL INS. CO. INC.	818	629	319	305	39.0	48.6	.0	0
TICOR INDEMNITY COMPANY	1	2	3	15	216.2	949.3	.0	0
TICOR TITLE INSURANCE COMPANY	1340	1204	9-	3-	.7-	.3-	.1	0
TITLE INSURANCE COMPANY OF MINNESOTA	456	428	13	2-	2.8	.5-	.0	0
TMIC INSURANCE COMPANY, INC.	270	350	219	442	81.3	126.5	.0	0
TOKIO MARINE & FIRE INSURANCE CO LTD	85	150	12	30	14.6	19.7	.0	0
TOWN & COUNTRY FIRE & CASUALTY INS. CO.	2272	2295	1174	1171	51.7	51.0	.1	0
TRANS PACIFIC INSURANCE COMPANY	7	8	0	1	.0	14.0	.0	1
TRANSAMERICA INSURANCE COMPANY	3417	3080	1137	2019	33.3	65.6	.2	2
TRANSAMERICA PREMIER INSURANCE COMPANY	1876	1115	676	674	36.0	60.5	.1	0
TRANSCONTINENTAL INSURANCE COMPANY	2695	1266	405	167	15.0	13.2	.1	2
TRANSPORT INSURANCE COMPANY	1037-	827-	10	26-	.0	.0	.0	0
TRANSPORTATION INSURANCE COMPANY	4250	4327	3136	2591	73.8	59.9	.2	136
TRAVEL AIR INSURANCE COMPANY - KANSAS	11048	11086	2528	11684	22.9	105.4	.6	0
TRAVELERS INDEMNITY CO. OF ILLINOIS	9299	8492	2807	8218	30.2	96.8	.5	0
TRAVELERS INDEMNITY CO. OF R.I.	1074	1213	404	952	37.6	78.5	.1	0
TRAVELERS INDEMNITY COMPANY	24136	27976	9818	14573	40.7	52.1	1.6	261
TRAVELERS INDEMNITY COMPANY OF AMERICA	1010	656	389	542	38.5	82.6	.0	20
TRAVELERS INSURANCE COMPANY	5762	7792	9205	9925	159.7	127.4	.4	0
TRI-STATE INSURANCE COMPANY	6681	6687	3300	4972	49.4	74.4	.4	341
TRINITY UNIVERSAL INS. CO. OF KANSAS	14165	14850	6863	7638	48.4	51.4	.8	0
TRINITY UNIVERSAL INSURANCE CO.	2767	2956	2064	1822	74.6	61.6	.2	0
TRUCK INSURANCE EXCHANGE	11145	11429	6252	7144	56.1	62.5	.6	127
TWIN CITY FIRE INSURANCE COMPANY	7053	7725	6318	5051	89.6	65.4	.4	397
U.S. FIDELITY & GUARANTY COMPANY	55341	55611	24638	27652	44.5	49.7	3.1	0
ULICO CASUALTY COMPANY	145	75	0	36	.0	47.8	.0	0
UNIGARD INSURANCE COMPANY	12	20	17	23-	139.8	114.2-	.0	0
UNIGARD SECURITY INSURANCE COMPANY	135	119	1	0	1.0	.2-	.0	0
UNION INSURANCE COMPANY	3332	3632	2037	2078	61.1	57.2	.2	0
UNION MUTUAL INS. CO. OF PROVIDENCE	1343	1355	804	954	59.9	70.4	.1	0
UNITED EQUITABLE INSURANCE COMPANY	0	5	9	8	.0	142.9	.0	0
UNITED FIRE & CASUALTY COMPANY	6180	5835	3070	3317	49.7	56.8	.3	0
UNITED GUARANTY RESIDENTIAL INS CO OF IA	325	417	1380	1447	424.6	347.3	.0	0
UNITED GUARANTY RESIDENTIAL INS CO OF NC	118	80	21	54	17.8	67.5	.0	0
UNITED PACIFIC INSURANCE COMPANY	588	497	56	26	9.5	5.2	.0	2
UNITED SECURITY INSURANCE COMPANY	3373	3278	3059	3275	90.7	99.9	.2	9
UNITED SERVICES AUTOMOBILE ASSOC.	13104	12550	6580	8228	50.2	65.6	.7	1708
UNITED STATES FIRE INSURANCE CO.	12453	13047	3908	7122	31.4	54.6	.7	0
UNIVERSAL REINSURANCE CORPORATION	8	0	120	287	.0	.0	.0	8

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
UNIVERSAL SURETY COMPANY	110	127	57-	58-	52.1-	45.6-	.0	0
UNIVERSAL TITLE INSURANCE COMPANY	86	75	0	0	.0	.0	.0	0
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	6253	6272	2395	4757	38.3	75.9	.3	6
UPLAND MUTUAL INSURANCE, INC.	5261	5180	2657	2532	50.5	48.9	.3	0
USAA CASUALTY INSURANCE COMPANY	1748	1618	851	1116	48.7	69.0	.1	0
UTICA MUTUAL INSURANCE COMPANY	792	926	418	687	52.8	74.2	.1	26
VALIANT INSURANCE COMPANY	220	297	78	101	35.5	34.1	.0	0
VALLEY FORGE INSURANCE COMPANY	4482	3904	2300	3031	51.3	77.6	.2	0
VANGUARD INSURANCE COMPANY	247	248	21	29-	8.5	11.9-	.0	0
VANLINER INSURANCE COMPANY	98	98	14	53	14.4	54.5	.0	0
VEREX ASSURANCE, INC.	2842	3005	4621	5630	162.6	187.3	.2	0
VIGILANT INSURANCE COMPANY	4444	4234	2195	2085	49.4	49.2	.2	34
VIKING INSURANCE COMPANY OF WISCONSIN	0	0	0	0	.0	43.1	.0	0
VIRGINIA SURETY COMPANY, INC.	956	694	447	539	46.8	77.6	.0	5
VOYAGER GUARANTY INSURANCE COMPANY	227	13	8	9	3.5	66.1	.0	0
WAUSAU UNDERWRITERS INSURANCE COMPANY	2325	2440	1123	1004	48.3	41.1	.1	10
WEST AMERICAN INSURANCE COMPANY	8453	8207	4651	4636	55.0	56.5	.5	151
WEST GENERAL INSURANCE COMPANY	15222	14989	10204	10693	67.0	71.3	.8	0
WESTCHESTER FIRE INSURANCE COMPANY	1660	1730	557	102	33.6	5.9	.1	5
WESTERN CASUALTY & SURETY COMPANY	1329	8578	10099	4868	759.8	56.7	.5	0
WESTERN EMPLOYERS INSURANCE COMPANY	59-	50	442	2302	.0	4,642.3	.0	0
WESTERN INDEMNITY COMPANY, INC.	29-	1066	1322	901	.0	84.5	.1	0
WESTERN SURETY COMPANY	843	782	56	21	6.6	2.6	.0	0
WESTFIELD INSURANCE COMPANY	15	15	0	0	.0	1.7	.0	0
WHEAT GROWERS MUTUAL HAIL INS. CO.	3342	3342	2516	2495	75.3	74.7	.2	165
WHEAT STATE MUTUAL INS. CO., INC.	0	0	0	0	.0	.0	.0	0
WISCONSIN MORTGAGE ASSURANCE CORP.	3393	4263	12195	12238	359.4	287.1	.2	0
WMBIC INDEMNITY CORPORATION	0	0	661	341	.0	.0	.0	0
WORLDWIDE UNDERWRITERS INSURANCE COMPANY	58	26	18	20	30.9	75.8	.0	0
YASUDA FIRE & MARINE INS CO OF AMERICA	87	94	10	37	11.5	39.7	.0	0
YOSEMITE INSURANCE COMPANY	56	54	33	33	59.2	61.5	.0	0
ZURICH AMERICAN INS. CO. OF ILLINOIS	0	0	13	8-	.0	.0	.0	0
ZURICH INSURANCE COMPANY	1299	1486	1396	884	107.4	59.5	.1	0
TOTAL	1821639	1798296	1031651	1199465	56.6	66.7	100.0	17467

TABLE 15
SUMMARY OF KANSAS BUSINESS OF
FIRE & CASUALTY COMPANIES,1987

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID
MUTUAL HAIL COMPANIES OF KANSAS	1291	941
MUTUAL FIRE COMPANIES OF KANSAS	1636	757
MUTUAL FIRE AND CASUALTY COMPANIES OF KANSAS	175368	114355
TOTAL KANSAS MUTUAL	178297	116054
MUTUAL COMPANIES OF OTHER STATES	377663	229313
TOTAL MUTUAL COMPANIES	555960	345368
KANSAS RECIPROCALS	701	253
RECIPROCALS	36025	20185
STOCK FIRE & CASUALTY COMPANIES OF KANSAS	162762	103761
STOCK FIRE & CASUALTY COMPANIES OF OTHER STATES	1063923	560598
STOCK FIRE & CASUALTY COMPANIES OF OTHER COUNTRIES	2186	1483
TOTAL STOCK FIRE & CASUALTY COMPANIES	1265678	686282
GRAND TOTAL FIRE & CASUALTY COMPANIES	1821639	1031651

S2990-1-a

ONE HUNDRED NINETEENTH ANNUAL REPORT of the KANSAS INSURANCE DEPARTMENT

FLETCHER BELL
Commissioner of Insurance

FOR YEAR ENDING DECEMBER 31, 1988

FLETCHER BELL

Commissioner of Insurance

THE HONORABLE MIKE HAYDEN

Governor

FLETCHER BELL

COMMISSIONER OF INSURANCE

The Honorable Mike Hayden
Governor of Kansas
Statehouse
Topeka, KS

Dear Governor Hayden:

I am very proud to present to you the One Hundred and Nineteenth Annual Report of the Kansas Insurance Department.

The basic content of this report is established by the provisions of K.S.A. 40-108. The report sets forth the recent activities of the department and the statistical data relating to the financial condition of the companies authorized in Kansas as of December 31, 1988.

Respectfully submitted,

Fletcher Bell
Commissioner of Insurance

STATE OF KANSAS • 420 S.W. 9TH • TOPEKA 66612-1678 • 913-296-3071

KANSAS SUPERINTENDENTS

Name and Residence	*Term of Office*
Webb, William C., Fort Scott	1871 to 1873
Russell, Edward, Leavenworth	1873 to 1874
Clarkson, Harrison, Topeka	1874 to 1875
Welch, Orrin T., Topeka	1875 to 1883
Morris, Richard B., Atchison	1883 to 1887
Wilder, Daniel W., Hiawatha	1887 to 1891
McBride, W. H., Osborne	1891 to 1893
Snider, S. H., Kingman	1893 to 1895
Anthony, George T., Ottawa	1895 to 1896
Riddle, Alexander P., Minneapolis	1896 to 1897
McNall, Webb, Gaylord	1897 to 1899
Church, Willard V., Marion	1899 to 1903
Luling, Charles H., Wichita	1903 to 1907
Barnes, Charles W., Osage City	1907 to 1911
Lewis, Isaac S., St. John	1911 to 1915
Wilson, Carey J., Topeka	1915 to 1919
Travis, Frank L., Iola	1919 to 1923

COMMISSIONER OF INSURANCE

Name and Residence	*Term of Office*
Baker, William R., Topeka	1923 to 1929
Hobbs, Charles F., Baldwin	1929 to 1947
Sullivan, Frank, Lawrence	1947 to 1971
Bell, Fletcher, Lawrence	1971 to ——

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- Summary of Kansas Business
- Firemen's Relief Fund Collections and Distributions

Office of Commissioner of Insurance

STATE INSURANCE DEPARTMENT

Official Address: 420 S.W. 9th, Topeka, Kansas 66612
Telephone: Area Code 913 296-3071
Toll Free Line for Consumers: 1-800-432-2484
Wichita Branch Office Address: 257 N. Broadway, Suite 305
Wichita, Ks. 67202
Telephone: Area Code 316 291-2227

Fletcher Bell, Commissioner of Insurance
Ron Todd, Assistant Commissioner
Mary Lou Heckathorn, Secretary to the Commissioner
Terry D. Tiede, Director of Research and Planning
Richard D. Brock, Administrative Assistant
D. Dean Larson, Executive Secretary
Ronald K. Nitcher, Controller and Auditor
Pamela F. Scott, Chief Attorney
Ted F. Fay, Jr., Special Attorney
Chris N. Cowger, Attorney
Steven L. Imber, Attorney
Steven R. Sanford, Attorney
James K. Villamaria, Attorney
Daniel A. Young, Attorney
Kurtis L. Scott, Financial Surveillance Supervisor
Richard G. Huncker, Accident and Health Supervisor
Edward L. Mailen, Agents and Brokers Supervisor
Timothy G. Elliott, Consumer Assistance Supervisor
Raymond E. Rathert, Fire and Casualty Supervisor
Marlyn K. Burch, Life Supervisor
A. D. Grover, Securities Vault Supervisor
Melvin A. Leiker, Wichita Office Branch Manager

THE COMMISSIONER

Duties and Responsibilities

The functions of the Commissioner of Insurance and his Department differ significantly from many other state officers since the Commissioner, by virtue of his elected capacity, is directly responsible for service to and protection of the people of this state. K.S.A. 40-103 and K.S.A. 40-104 impose complex duties on the Commissioner of Insurance by granting him sole supervision, control and regulation of corporations, companies, associations, societies, exchanges, partnerships, or persons authorized to transact the business of insurance in Kansas as well as supervision over many of their transactions.

A wide variety of responsibilities emanate from this broad grant of supervisory authority. To outline the areas of responsibility in a general sense, the Commissioner has ultimate supervisory authority in the following fields:

(1) *Company Admissions and Examinations*. The Commissioner determines which companies are authorized to transact business within Kansas and regulates their operation. This regulatory authority not only applies to the company at its inception and/or admission, but throughout its operation by annual scrutiny of each company's financial statement. In addition, the financial records of every company are audited at least once every three years.

(2) *Supervision of Policy Forms*. Facsimiles of all policy forms issued in this state are filed with and examined by this Department prior to issuance to Kansas residents.

(3) *Rate Filings*. The rate or premium charge for a given coverage is required to be filed with the Department. This requirement is designed to protect the insured from an unfairly discriminatory premium. In determining the proper premium rate, the Department examines actuarial data to assure the rate is statistically justified.

(4) *Claim Practices of Insurance Companies*. The Commissioner may inquire into the affairs of insurance companies to ascertain whether a company acts lawfully and is properly considering the public interest in claim settlement practices.

(5) *Supervision of Agents*. The Commissioner maintains control over the licensed agent by having the authority to suspend or revoke his license, should the Commissioner be convinced the agent fails to act in the best interests of the public.

(6) *Unfair Trade Practice Regulation*. According to the provisions of the Kansas Unfair Trade Practices Act (K.S.A. 40-2401 *et seq.*), the Commissioner is given broad authority to penalize companies and agents, who are found guilty of misrepresentation. Monetary penalties, license revocations or suspensions, and cease and desist orders are among those sanctions which may be imposed for violations of this act.

(7) *Deposit of Securities*. Companies are required by statute to deposit securities with the Commissioner to be held in joint accounts with the State Treasurer. Such deposits are designed to assure the financial solvency of each company in order to protect policyholder's investment in the companies.

(8) *Service of Process*. K.S.A. 40-218 and K.S.A. 40-2001 *et seq.* establish the Commissioner of Insurance as process agent for both authorized and unauthorized insurers. As process agent, the Commissioner forwards the summons to the appropriate company which has been named as defendant in a lawsuit.

Committee Memberships

(1) *National Association of Insurance Commissioners (N.A.I.C.)*. The Commissioner of Insurance is a member of the N.A.I.C. which is one of the oldest and most prestigious organizations of State officials. The membership of the N.A.I.C. comprises representatives from each state as well as the District of Columbia and various territories and possessions of the United States. The objectives of the N.A.I.C. are to promote uniformity in legislation affecting insurance; to encourage uniformity in departmental rulings under the insurance laws of each state; to disseminate information of value to state insurance officials in the performance of their duties and to establish means of fully protecting the interests of insurance policyholders throughout the nation.

The benefits Kansans derive from the N.A.I.C. can be cited by the passage of several model laws developed from the research of the N.A.I.C. Specifically, Kansas has adopted the Model N.A.I.C. Unfair Trade Practices Act and the Model Life and Accident and Health Insurance Guaranty Association Act.

Commissioner Bell served as President of the N.A.I.C. (1973-74) and Vice-President (1972-73). Currently he serves in the following capacities:

Member, *Executive (EX) Committee (Secretary)*
Chair, *Education, Research & Training (EX1) Task Force*
Chair, *Zone Coordination (EX2) Subcommittee*
Member, *Long Term Care Insurance (B) Task Force*

AGENCY PUBLICATIONS

The following publications are available from the Department upon request. The office provides these publications within a limited supply to Kansas citizens at no cost. For other than Kansas residents the charge for these publications is as follows:

1. Directory of Authorized Companies..... $4.25
2. Commissioner's Annual Report..... $3.25

The following publications are available from the Kansas Association of Life Underwriters, Independent Insurance Agents of Kansas or Professional Insurance Agents of Kansas. The charge for these publications are as follows:

1. Life and Health Study Manual..... $29.40
2. Property and Casualty Study Manual..... $29.40

The Department has prepared numerous pamphlets which serve to acquaint the reader with facts relative to insurance commonly purchased and what the Kansas Insurance Department can do to assist the citizens of Kansas. The following pamphlets are available, free of charge, upon request from either the Topeka or Wichita offices:

1. Firefighters Relief Association Handbook
2. Kansas Auto Insurance Facts To Help You
3. Kansas Cancer Insurance Facts To Help You
4. Life Insurance Facts To Help You
5. Kansas Flood Insurance Facts To Help You
6. Kansas Health Insurance Facts To Help Senior Citizens
7. Kansas Health Insurance Facts To Help You
8. Kansas Homeowners Insurance Facts To Help You
9. Kansas Long Term Care Ins. Shopper's Guide
10. Kansas Medicare Supplement Insurance Shopper's Guide

Volume 3A, of the Kansas Statutes Annotated, which contains the insurance laws and the Kansas Administrative Regulations, which contains the insurance regulations, may be purchased from the Secretary of State, Statehouse, Topeka, Kansas 66612. The insurance code and regulations may also be purchased from the National Insurance Law Service, 6750 Eton Avenue, Canoga Park, California 91303.

KANSAS INSURANCE DEPARTMENT
Topeka, Kansas
FISCAL YEAR 1988 DEPOSITS
July 1, 1987 to June 30, 1988

TO STATE GENERAL FUND:

FEES:			
Annual Statement Fees	$ 139,150.00		
Certificate of Authority	20,511.24		
Charter Fees	28,000.00		
Retaliatory Fees	7,294.00		
Registration Fees	500.00		
Permit to Sell Stock	250.00		
Registration Fees—Prepaid Services	600.00		
Filing Fees for Non-Admitted Cos.	31,000.00		
Certified Copies	25,600.50		
Court Fees	1,983.00		
Agents Examination Fees	294,800.00		
Agents License Fees	1,720,370.00		
Other Publications	364.50		
Total Fees		$ 2,270,423.24	
TAXES:			
Privilege Tax	$ 823,172.84		
Premium Tax—Foreign	55,622,485.30		
Fire Marshal Tax	1,959,495.54		
Premium Tax—Domestic	5,070,782.30		
Retaliatory Tax	2,091,463.18		
Fines and Penalties	191,399.98		
Total Taxes		$65,759,799.14	
REIMBURSEMENTS:			
Recovery of Expenditures	$ 27,973.27		
Xerox Copies	2,167.44		
Total Reimbursements		$ 30,140.71	
TOTAL FEES AND TAXES TO STATE GENERAL FUND			$ 68,059,363.09

TO SPECIAL FUNDS:

INSURANCE COMPANIES EXAMINATION FUND:			
Salary Reimbursement	$ 257,587.60		
Expense Reimbursements	110,877.56		
Annual Leave Assessments	13,717.16		
Total Ins. Co. Examination Fund		$ 382,182.32	
INSURANCE COMPANIES ANNUAL STATEMENT EXAM.			
Total Insurance Premium Tax (Foreign)		$ 29,413.64	

INSURANCE COMPANIES EXAM. TRAINING FUND				
Total Insurance Premium Tax (Foreign)		$ 17,879.43		
SALE OF USEABLE EQUIPMENT: Total				$ -91.92
WORKERS' COMPENSATION FUND				
Assessments	$17,983,751.16			
Non-Dependent Deaths	136,131.02			
Fines and Penalties	500.00			
Reimbursement	91,552.31			
General Fund Transfers	4,000,000.00			
Total Workers' Compensation Fund		$22,211,934.49		
HEALTH CARE STABILIZATION FUND				
Investment Income	$ 2,384,660.35			
Gain on Investments Sold	20,129.60			
Surcharge	30,248,761.93			
Investment Sales	9,596,562.69			
Accrued Interest on Investment	9,322.64			
Reimbursement	18,797.05			
General Fund Transfers	-141,226.00			
Other Revenue Transfer	24,113.43			
Other Nonrevenue Receipts	6,781,250.46			
Total Health Care Stabilization Fund		$48,942,352.15		
MUNICIPAL GROUP-FUNDED POOL ASSESSMENTS: Total		$ 7,717.76		
GROUP-FUNDED WORK COMP POOLS REVENUE: Total		$ 14,588.82		
FIREFIGHTERS' RELIEF TAX: Total		$ 3,822,501.06		
SUSPENSE (Net Receipts): Total		$ 130,017.10		
COMMISSIONER'S TRAVEL REIMBURSEMENT: Total		$ 851.09		
REVENUE TRANSFER—H.B. 2272: Total		$ 91.92		
TOTAL FEES AND TAXES TO SPECIAL FUNDS				$ 75,559,437.86
NET DEPOSITS FISCAL YEAR 1988				$143,618,800.95
TAX AND FEE REVOLVING FUND RECEIPTS				$ 3,684,713.08
GROSS RECEIPTS				$147,303,514.03

FLETCHER BELL
Commissioner of Insurance

ADMINISTRATIVE DIVISION

The Administrative Division, under the direction of the Commissioner, coordinates the assignments of the entire department. In addition to administrative duties, the Administrative Services Section provides accounting, budgeting, computer services, fiscal management, office management, personnel and purchasing services for the other divisions.

All proposed legislation and departmental rules and regulations are drafted, assembled and edited by this division. Various members of this division are responsible for legislative matters. Our legislative

programs have been very effective and successful through the cooperative efforts of this division, other staff members, the legal staff, the legislature and the Governor.

LEGAL DIVISION

The Legal Division of the Kansas Insurance Department is charged with the responsibility of interpreting and enforcing the Kansas Insurance Code and supplementary rules and regulations. In addition, this Division interprets contract provisions in insurance policies and conducts research into special areas of insurance law. A major responsibility of this Division is dealing with complaints on behalf of Kansas policyholders. The Legal Division also handles litigation in which the Department is involved.

The major functions of the Division may be categorized into the following areas:

(1) enforcement of the Kansas Insurance Code provisions relating to agents and brokers licensing and behavior;
(2) enforcement of the Kansas Insurance Code provisions relating to company licensing and behavior;
(3) conducts formal administrative hearings including those proceedings called pursuant to the Kansas Administrative Procedures Act;
(4) interpretation and enforcement of the Kansas Insurance Holding Companies Act;
(5) interpretation and administration of the Workers' Compensation Fund;
(6) interpretation and administration of the Health Care Stabilization Fund;
(7) interpretation and administration of Group-Funded Workers' Compensation Pools;
(8) enforcement and interpretation of the Code provisions relating to all lines of insurance;
(9) miscellaneous legal opinions relating to contract and statutory provisions;
(10) service of process on behalf of admitted insurance companies, issuance of stock permits and review of proxies;
(11) internal advice and counsel;
(12) handle all Kansas Insurance Department litigation;
(13) registration of pre-paid legal and dental plans.

The Hearing and Order Process

The hearing and order process may or may not fall under the Kansas Administrative Procedures Act (KAPA) depending upon which statute the proceeding is called pursuant to. Hearings called pursuant to K.S.A. 40-205b, K.S.A. 40-205c, K.S.A. 40-242 and K.S.A. 40-222 will be held pursuant to the KAPA. Hearings are initiated with

the issuance of a notice of hearing. The notice explains the purpose for which the hearing is being scheduled, the material allegations to be proven at the hearing and advises the respondent of the right to have the advice and assistance of counsel. Upon receipt of the notice, the respondent may choose either to waive a hearing and enter into a consent order or to proceed with a hearing following which an order is issued.

A consent order is entered into when the Department and the respondent can reach a satisfactory agreement without the formal hearing procedures. In the consent order itself, the respondent often neither admits nor denies that the allegations regarding the code violations are true, but stipulates to the penalty imposed.

The Department is willing to enter into negotiations for consent orders for several reasons. First, substantial costs are saved by foregoing the court reporter expenses incurred in the hearing. Second, a complaining witness may not be willing to testify at a hearing although a violation has occurred. Without the evidence provided by the witness, it is difficult to produce a record on which a penalty could be imposed. Third, the Department will only enter into a consent order that imposes a penalty which is commensurate with one which would most likely result from a hearing.

Hearings are usually conducted by two Department attorneys, one of whom is appointed by the Commissioner to act as the presiding officer and the other presents the case for the Department. Although strict adherence to the rules of pleading and evidence is not required by the KAPA, the hearings are conducted in a formal and orderly manner and the respondent is encouraged to present all evidence which is relevant to the proceeding.

Following a hearing, the presiding officer reviews the record. If the proceeding falls under the KAPA, the presiding officer issues an initial order, which becomes final thirty (30) days after service of the initial order unless reviewed by the Commissioner upon his own motion or upon petition by a party. If the hearing does not fall under the KAPA, the presiding officer recommends a course of action to the Commissioner in the form of a proposed order. When the Commissioner reaches a determination regarding the disposition of a case, a final order is drafted and issued to the respondent. The order that results from a hearing differs from a consent order in that all of the allegations which are proven by the evidence at the hearing are then recorded as facts in the order and the penalty imposed by

the order may be imposed without the consent of the respondent, if the conclusions of law so justify.

Agents Licensing and Revocation

K.S.A. 40-241 requires that the Commissioner be satisfied that the applicant for a Kansas insurance agent's license is of good business reputation and worthy of licensure. Not only must the applicant possess this requisite but, upon becoming licensed, the agent must continue to maintain a good business reputation. The basis for this requirement is the belief that individuals with sound business judgment can best protect the Kansas insuring public in its decisions regarding insurance protection.

Although the aforementioned statute does not contain provisions for hearings, the Department provides an applicant with an opportunity for a hearing if the applicant's application is denied. This allows an agent, who is the subject of an administrative hearing in the Department, to receive basic due process requirements such as those mentioned in the Hearing and Order Process portion of this report.

For those individuals who sought to obtain an insurance agent's license in 1988, eleven (11) hearings were called regarding license applications. The disposition of these cases permitted five (5) of the individuals to take the examination and six (6) applicants were denied permission.

Under K.S.A. 40-242, the Commissioner is authorized to revoke or suspend licenses of agents who are found to have obtained a license by fraud, or have misrepresented the policy terms to applicants, or have rebated a premium, or have misled applicants as to the nature or comparative advantage of a policy. Additionally, under this section, the Commissioner is allowed to revoke or suspend the licenses of agents in the event that such licenses are not in the best interest of the insurer or the insurable interests of the public.

Furthermore, disciplinary action may be taken against an agent for engaging in "any unfair method of competition or any unfair or deceptive act or practice in the business of insurance" under the Kansas Unfair Trade Practices Act (K.S.A. 40-2401, *et seq.*). K.S.A. 40-2407, the penalty provision of the Act, authorizes the Commissioner of Insurance to issue cease and desist orders, impose monetary penalties, require public redress, or suspend or revoke the licenses of agents found to be in violation of the Unfair Trade Practices Act.

Many of the violations contained in the Unfair Trade Practices Act are also violations of K.S.A. 40-242. Therefore, much of the disciplinary action taken by this Department against agents is pursuant to both K.S.A. 40-242 and K.S.A. 40-2407.

In 1988 a total of fifty-one (51) orders were issued against agents, including the agent application hearings. Seventeen (17) of the orders were issued as a result of formal hearings and thirty-four (34) agents entered into consent orders for violations of K.S.A. 40-242 and/or K.S.A. 40-2401, *et seq.* Most disciplinary action taken by this Department involved violations of both K.S.A. 40-242 and the Unfair Trade Practices Act. As a result, the licenses of twenty-three (23) agents were revoked; three (3) agents' licenses were suspended, one agent voluntarily surrendered his license, and sixteen (16) of the orders issued required agents to cease and desist from engaging in unfair or deceptive acts or practices in the business of insurance. Additionally, monetary penalties totalling $15,310 were imposed. Four (4) orders required agents to make public redress.

Company Hearings

For violations of the Kansas Insurance Code, companies can be called for a hearing or waive a hearing and enter into a consent order. The various grounds for holding a hearing include rate filings, licensing, unfair trade practice violations, unauthorized transaction of insurance business, financial conditions, uniform policy provision violations, and Holding Companies Act violations. During 1988, forty (40) orders were issued by the Department, either as a result of a formal hearing or a consent order. Administrative penalties of at least $27,740 were imposed against insurance companies in 1988.

Action was initiated against twenty (20) companies due to concern regarding their financial stability. As a result, the certificates of authority of sixteen (16) companies were suspended and three (3) were revoked. The Commissioner reinstated one (1) certificate of authority of insurance company that was previously suspended.

Additionally, the Commissioner issued five (5) orders approving the acquisition of a Kansas domestic insurer and two (2) orders approving mergers involving Kansas domestic insurers.

General Legal Opinions

Inquiries and complaints registered by private citizens comprise much of the Legal Division's correspondence. The legal staff is par-

ticularly concerned with the private citizen since it recognizes that individuals are sometimes at a disadvantage when dealing with an insurance company who possesses broader resources. For this reason, the Legal Division, along with the Consumer Assistance Division, corresponds with insurance companies on behalf of the individual in an effort to achieve a satisfactory resolution to disputes. Our authority in this area is statutorily limited to interpretation of the law and policy provisions, and thus, we are unable to intercede to decide factual questions which may be present in many complaints.

Health Care Stabilization Fund

Pursuant to K.S.A. 40-3401, *et seq.*, the Commissioner of Insurance is charged with administration of the Health Care Stabilization Fund, established by an act of the Legislature in July of 1976. The Fund is accumulated through a surcharge assessed on every premium dollar paid for medical malpractice insurance policies, and is liable to pay any amount of judgment against a qualified health care provider in excess of $200,000 (or in certain cases, the full amount of the judgment).

The Legal Division has the responsibility of monitoring, defending, and negotiating settlements in malpractice actions involving Kansas health care providers. Outside defense attorneys are appointed by the Department to represent the Fund in malpractice actions. In Fiscal Year 1988, the Fund paid out a total of $28,401,734.12, consisting of attorney fees, settlement and judgment payments, and other administrative expenses. Fund receipts for this fiscal year were $39,336,466.82

Workers' Compensation Fund

The Legal Division of the Insurance Department administers the Workers' Compensation Fund in conjunction with the Kansas Workers' Compensation Act, K.S.A. 44-501, *et seq.* Representatives of the Legal Division are charged with the responsibility of controlling the receipts and disbursements from the fund established by the Act. Attorneys throughout Kansas are appointed by the Department to represent and conserve the Fund. As of December 31, 1988 the Workers' Compensation Fund had a total of 3,599 active cases, an increase of 554 over last year.

Service of Process, Stock Permits, Proxies

Among its administrative duties, the Legal Division receives summonses on behalf of insurance companies admitted to transact the business of insurance in Kansas, issues stock permits and receives and approves proxy applications. Transactions of this nature during 1988 totaled 658 summonses and ten (10) stock permits.

FINANCIAL SURVEILLANCE DIVISION

The Financial Surveillance Division was created on July 1, 1974 to incorporate within one division the responsibilities for the financial examination of insurance companies, the admission of new companies to this state, and the surveillance of the financial condition of insurers operating in Kansas. Since that time as the personnel of the division changed, so did the responsibilities of the division. In that regard, the Financial Surveillance Division now considers its primary areas of responsibility to be: 1) the financial examination of insurance companies; 2) the surveillance of the financial condition of all insurers operating in Kansas; 3) the coordination of this Department's activities with the Kansas Insurance Guaranty Associations; and 4) the maintenance and administration of the filing and reporting requirements contained in the Kansas Insurance Holding Company Act.

In addition to its primary areas of responsibility, the Financial Surveillance Division has continued to work closely with the other divisions regarding market conduct examinations, the formation of new companies, the depositing of securities, and numerous other daily activities.

Financial Examination Function

This function consists primarily of conducting the financial examinations required by K.S.A. 40-222. In 1988 we were able to complete or at least commence an examination on 16 domestic insurance companies. In addition, we were able to participate on the examinations of 1 foreign insurance company during 1988. During 1989, we will attempt to expand our examination staff by hiring one or two financial examiners. Expansion of our examination staff would allow us to once again participate on those out-of-state examinations which are of special interest to this Department.

This function of our division is labeled "Financial Examination

Function" because it has historically focused principally on the financial condition of the insurance company being examined. However, occasionally our examiners are called upon to participate in what is known as a market conduct examination. We anticipate that our division will continue to perform certain Market Conduct functions during 1989.

The examinations of the following domestic companies were started and completed during 1988.

Fire and Casualty Companies

Bremen Farmers Mutual Insurance Company
Great Plains Mutual Insurance Company
Upland Mutual Insurance Company

Life Companies

None

Health Maintenance Organizations and Others

Equicor Healthplan, Inc.
Kansas Eastern Region Insurance Trust

The examinations of the following domestic companies and associations were in progress at December 31, 1988

Alliance Life Insurance Company
Builders Association Self-Insurers Fund
Centennial Life Insurance Company
Cimarron Life Insurance Company
Columbian National Title Insurance Company
Employers Reassurance Corporation
Family Health Plan Corporation
Kansas Association of School Board Workers Compensation Fund
Kansas Mutual Insurance Company
West General Insurance Company
Western Casualty and Surety Company

During 1988, Kansas examiners participated on the examinations of the following foreign companies and associations:

Blue Cross and Blue Shield of Kansas City

We continued our efforts during 1988 to keep the entire Department apprised of the activities of the examiners and of any unusual or troublesome discoveries made by them. This of course, also includes keeping the examiners apprised of any particular problems encountered by the personnel in the Topeka office with the companies they are examining. These activities are carried out as follows:

1. Prior to the beginning of an examination of domestic insurer, notice of the impending examination is sent to the Commissioner, certain other members of the Administrative Division, and each division supervisor soliciting their ideas relative to any particular matter to be aware of during the examination and offering to review any specific item they may desire.
2. When notice is received of an association examination, the same individuals identified in (1) above are notified and given the opportunity to have any particular item reviewed for them regardless of whether we will have an examiner participating.
3. At the conclusion of each examination of a domestic company, an examination report summary is prepared for each person identified in (1) above summarizing significant discoveries made during the examination and detailing the company's progress since the last examination. This report allows these individuals to obtain the benefit of the examination report without reading the entire report. A review of these summaries prior to the next examination allows us to easily recall these significant items to make sure that the examiners review any problem areas and note the progress made or corrective action initiated since the last examination.

The examination reports of all domestic companies are reviewed in detail by the Chief Examiner when they are completed and prior to being filed as public documents.

We continued during 1988 to maintain close contact with our field company examiners by telephone and utilizing a bi-weekly report form which the examiners use to denote the progress being made on each examination. We sent numerous items to our examiners in 1988 which either outlined standard procedures to be adopted for uniformity's sake or which were informational in character. We consider our examiners to be among the best informed of any in the country.

Scheduling of examiners is another function of this division and many factors must be taken into consideration in fulfilling this responsibility. Included among these factors is an attempt to refrain from sending an examiner to the same company two consecutive times, the notification of the NAIC thirty days in advance of an association examination of a Kansas company, the obtaining of jobs outside Kansas for those examiners eligible to participate when our schedule so permits or requires, the scheduling of Kansas examinations so that not more than one Junior Examiner is on any one job, our attempt to rotate those individuals doing out-of-state when possible, and our attempt to avoid having the same examiners work together for excessive periods of time.

At December 31, 1988, we had a total of eight examiners. We are continuing our search for quality financial examiners.

Financial Surveillance Over Insurers

This function was one of the primary reasons for this division being formed and several procedures are now employed in carrying out this responsibility. The primary responsibility lies in detecting as early as possible those companies in financial difficulty or that are in potential financial difficulty in order that appropriate action may be taken to protect Kansas policyholders.

The financial analysts have available to them the Insurance Regulatory Informational System (IRIS) tests of the NAIC. These test results are reviewed by a team of financial examiners at the NAIC level to determine if the results justify targeted or immediate regulatory attention. Those Kansas companies which are designated as needing targeted or immediate regulatory attention are given priority attention by our in-house staff. Then, the Kansas companies with results outside the usual range are reviewed followed by those foreign companies with unusual results. We attempt to keep all interested Department personnel advised of any significant discoveries or other items in which they have an interest.

Another important phase of our surveillance involves the Annual Statement review which begins on or around March 1st each year. To facilitate this review, we bring in several field examiners to conduct an in-depth review of the Annual Statement of each Kansas domestic company and of as many foreign companies as time and resources allow. Certain companies, including some Kansas companies, are required to submit quarterly financial statements which are also used in maintaining our surveillance over the companies. At year end 1988, quarterly statements were being furnished by 18 Kansas companies and by 282 foreign companies. In addition, the examination report of each company admitted to Kansas is reviewed as it is received in an attempt to obtain as complete an understanding of the company and its operations as possible. These reports are normally available once every three or four years for each company.

Holding Company Function

The Kansas Insurance Holding Companies Act became effective January 1, 1975. Since then this division has spent a considerable amount of time working on holding company transactions that affect our domestic insurers. We have not until recently, however, been involved or responsible for the registration statements required by the Holding Companies Act. In early 1987 those files, as well as the

responsibility for them, were transferred to this division from the legal division.

Other Activities

1. We worked closely with both Guaranty Associations during 1988 relative to several problem companies. We continued the practice of advising the appropriate association of any formal action initiated against a company and kept that association advised of all subsequent developments. We also were in attendance at most of the meetings held by the associations and answered numerous telephone inquiries and letters relative to the financial status of the companies licensed in Kansas.

2. We continued to encourage our examiners and Topeka office personnel to participate in educational courses. As a result, during 1988, 4 of our employees were enrolled in educational courses.

3. We continued to review the operation of Kansas companies with foreign ownership to determine if the foreign owners, in fact, guided the day-to-day operation of the Kansas companies hereby subjecting the Kansas companies to a premium tax rate applicable to foreign companies.

4. We have continued to work closely with the Securities Vault in an attempt to make sure every company has and maintains a deposit at least equal to that required by statute.

RESEARCH AND PLANNING DIVISION

The Research and Planning Division has five primary areas of responsibility which are:

1. To provide research and planning assistance to the Commissioner and other staff members.

2. To coordinate the market conduct activities of the Department.

3. To authorize to do business in Kansas those insurance companies, automobile clubs, and premium finance companies meeting the requirements of the statutes.

4. To maintain jointly with the State Treasurer securities deposited by insurance companies.

5. To assist the Financial Surveillance Division in carrying out certain responsibilities with regard to mergers, acquisitions, hearings and examinations.

A description of the 1988 activities of the Admissions Section of the Research & Planning Division follows:

An admission review entails an extremely detailed process which incorporates a technical review of items purporting to satisfy our statutory requirements as well as a detailed study of a company's history, organizational structure, financial condition, personnel, proposed plan of operation in this state, and related items. The admission process can be summarized as one which attempts to obtain as much knowledge as possible about a company from information available to us without actually physically examining the company. Those individuals actually assuming the ultimate responsibility within this division for admission files perform their review functions knowing that they must be prepared to explain the entire operation of the company and justify its admission to other individuals involved in the final review process.

Associated with the admission responsibility is the duty to take care of the necessary technical details when foreign and domestic companies change their name, merge or redomesticate. This work is often similar to the actual admission work. The Admissions Section has also been delegated the responsibility to make sure admitted foreign insurance companies remain in compliance with our retaliatory deposit requirement.

We make a preliminary review of the financial statement and other pertinent data of each company seeking admission as soon as possible after it is received in order to determine whether the company can be considered for admission. This assists us in maintaining a minimum number of files to be processed and facilitates control over the files. The Admissions Coordinator continued during 1988 to personally follow the progress of each aspect of the admission files through other divisions in order to see that work was being kept current.

One more company was admitted in 1987 than was admitted in 1988 but a few more applications were withdrawn in 1988 than were withdrawn in 1987. There was an increase in the number of applications pending at December 31, 1988 compared to December 31, 1987. However, it should be noted that more applications were received in 1988 than in 1987. Approximately 20 of the applications filed in 1988 were received by us during the last quarter of the year. Several companies were near the end of the admission process at December 31, 1988.

There has been very little fluctuation in the number of corporate changes effected during the past three years. Most of the corporate changes have involved name changes of companies admitted to Kansas. We streamlined our procedure for effecting name changes a few years ago so that we can process name changes in a more timely manner. There was a slight decrease in the number of corporate changes pending at the end of 1988 compared to 1987. Many of the corporate changes that we consider to be pending at the end of 1988 are scheduled to become effective in the domiciliary states during 1989.

Companies are subject to a formalized set of requirements and procedures during an admission review. Each company has unique characteristics. More time is spent processing some applications than others due to problems discovered during the admission review, delayed responses by companies when additional information is requested, and various other difficulties.

We continually evaluate our operation to determine whether we can improve our procedures for processing applications for admission and corporate changes. One of the primary goals of the Admissions Section is to make our operation as effective and efficient as possible. The Admissions Section is taking, and will continue to take, the necessary steps in order to achieve this goal.

A reconciliation of the admission applications pending at December 31, 1987 to those pending at December 31, 1988 follows:

	Fire & Casualty Companies	Life Companies	Auto Clubs and Premium Finance Cos.	TOTAL
Applications Pending 12/31/87 ...	36	37	4	77
Add:				
Applications Received *	46	31	3	80
Subtotal	82	68	7	157
Subtract:				
Applications Withdrawn *	6	7	1	14
Companies Admitted *	31	19	3	53
Applications Pending 12/31/88 ...	45	42	3	90

—COMPARISON—

	1985	1986	1987	1988
Admissions:				
Applications Received *	68	72	71	80
Withdrawn *	20	20	9	14
Admitted *	43	63	54	53
Pending (12/31)	80	69	77	90
Corporate Changes: (i.e., name changes, redomestications, corporate reorganizations)				
Effected	40	51	53	52
Cancelled	5	8	6	3
Not Approved	0	0	0	0
Pending (12/31)	23	22	26	25

* Includes companies involved in redomestications and corporate reorganizations.

The Following Companies and Associations Were Admitted Between January 1, 1988 and December 31, 1988

NAME	DATE
AAA Life Insurance Company Falls Church, Virginia	July 14, 1988
Aetna Casualty and Surety Company of America Hartford, Connecticut	February 10, 1988
Alaska Pacific Assurance Company Anchorage, Alaska	November 2, 1988
All Savers Insurance Company Indianapolis, Indiana	July 29, 1988
Allied Insurance Company Philadelphia, Pennsylvania	December 8, 1988
American Eagle Insurance Company Dallas, Texas	December 27, 1988
American Fidelity Casualty Insurance Company Oklahoma City, Oklahoma	December 9, 1988

American Fire and Casualty Company
Hamilton, Ohio ..... November 30, 1988

American Reliable Insurance Company
Scottsdale, Arizona ..... October 31, 1988

American Underwriters Life Insurance Company
Phoenix, Arizona ..... November 7, 1988

Atlantic Casualty & Fire Insurance Company
Columbia, South Carolina ..... January 28, 1988

Bankers and Shippers Insurance Company
Hartford, Connecticut ..... December 31, 1988

Capital Guaranty Insurance Company
Baltimore, Maryland ..... July 11, 1988

Columbia Universal Life Insurance Company
Houston, Texas ..... June 13, 1988

Confederation Life Insurance and Annuity Company
Atlanta, Georgia ..... September 19, 1988

Country Mutual Insurance Company
Bloomington, Illinois ..... November 4, 1988

Delta Life and Annuity Company
North Little Rock, Arkansas ..... September 13, 1988

Eastern Aviation and Marine Insurance Company
Lutherville, Maryland ..... October 6, 1988

Economy Premier Assurance Company
Freeport, Illinois ..... July 5, 1988

FGIC Mortgage Insurance Company
New York, New York ..... April 4, 1988

Financial Security Assurance of Oklahoma, Inc.
Oklahoma City, Oklahoma ..... February 15, 1988

First National Life Insurance Company of America
Birmingham, Alabama ..... December 15, 1988

Folksamerica Reinsurance Company
New York, New York ..... December 30, 1988

Hartford Underwriters Insurance Company
Hartford, Connecticut ..... July 1, 1988

Koln Life Insurance Company
Kansas City, Missouri ..... July 8, 1988

Liberty Insurance Corporation
South Burlington, Vermont ..... December 15, 1988

Life Insurance Company of Arkansas
Little Rock, Arkansas ..... January 15, 1988

Life Insurance Company of Georgia
Atlanta, Georgia ..... April 25, 1988

Louisiana National Life Insurance Company
New Orleans, Louisiana ..... January 19, 1988

Medical Protective Finance Corporation
Fort Wayne, Indiana ..... February 3, 1988

Mid-American Casualty Company
Bossier City, Louisiana ..... November 3, 1988

Mid-Plains Insurance Company
West Des Moines, Iowa ..... December 7, 1988

Midland Mutual Life Insurance Company (The)
Columbus, Ohio ..... December 15, 1988

NN Insurance Company
Brookfield, Wisconsin ..... November 7, 1988

National Assurance Underwriters, Inc.
Earth City, Missouri ..... October 7, 1988

North American Security Life Insurance Company
Boston, Massachusetts ..... December 20, 1988

Pacific Financial Life Insurance Company
Newport Beach, California ..... February 24, 1988

PAM Finance Company
Dover, Delaware ..... January 20, 1988

Preferred Physicians Insurance Company
Omaha, Nebraska ..... July 1, 1988

Presidential Life Insurance Company
Nyack, New York ..... April 6, 1988

Safety Mutual Casualty Corporation
St. Louis, Missouri ..... December 22, 1988

ShareNet Insurance, Inc.
Goshen, Indiana ..... November 30, 1988

Shelter Reinsurance Company
Columbia, Missouri ..... November 7, 1988

Southeastern Fidelity Insurance Company
Atlanta, Georgia ..... April 6, 1988

Southern General Insurance Company
Mariette, Georgia ..... December 29, 1988

State Mutual Insurance Company
Rome, Georgia ..... March 15, 1988

Taisho Marine and Fire Insurance Company of America
New York, New York ..... December 31, 1988

Titan Indemnity Company
San Antonio, Texas ..... December 30, 1988

Trenwick America Reinsurance Corporation
Westport, Connecticut ..... December 30, 1988

Triad Guaranty Insurance Corporation
Winston-Salem, North Carolina ..... December 21, 1988

United States Letter Carriers Mutual Benefit Assoc.
Washington, DC ..... March 15, 1988

United Teacher Associates Insurance Company
Austin, Texas ..... December 29, 1988

Universal Premium Acceptance Corporation
St. Louis, Missouri ..... February 3, 1988

The Following Mergers And Redomestications Were Effected And/Or Processed In Kansas Between January 1, 1988 And December 31, 1988

American Fire and Casualty Insurance Company, Orlando, Florida, redomesticated from Florida to Ohio. The redomestication was effected through the merger of American Fire and Casualty Company with and into AMFC Corp., Hamilton, Ohio. The surviving company changed its name to American Fire and Casualty Company simultaneously with the merger on November 30, 1988. The Kansas Certificate of Authority was issued to the Ohio company in December but was effective November 30, 1988.

Bankers and Shippers Insurance Company of New York, New York, New York, redomesticated from New York to Connecticut. The redomestication was effected through the merger of Bankers and Shippers Insurance Company of New York with and into Bankers and Shippers Insurance Company, Hartford, Connecticut, on December 31, 1988.

Canners Exchange Subscribers, River Forest, Illinois, merged with and into Westwood Insurance Company, Lisle, Illinois on July 1, 1987. The Kansas Certificate of Authority issued to Canners Exchange Subscribers was cancelled on July 28, 1988 but the cancellation was effective the date of merger, July 1, 1987.

General Services Life Insurance Company, Washington, DC, redomesticated from the District of Columbia to Iowa on July 1, 1988. The District of Columbia company relocated its registered corporate office to Cedar Rapids, Iowa without a merger. The redomestication is also considered effective in Kansas on July 1, 1988.

Inter-Ocean Insurance Company, Indianapolis, Indiana, merged with and into The Cincinnati Life Insurance Company, Fairfield, Ohio on February 1, 1988. It was effective in Kansas on April 4, 1988.

Interstate Fire Insurance Company, Chattanooga, Tennessee, redomesticated from Tennessee to Florida. The Tennessee company relocated its registered corporate office to Jacksonville, Florida without a merger. The file was processed in 1988 but we consider the redomestication to be effective December 31, 1987.

Liberty Insurance Corporation, Wilmington, Delaware, redomesticated from Delaware to Vermont. The redomestication was effected through the merger of Liberty Insurance Corporation with and into Liberty Insurance Corporation (Vermont), South Burlington, Vermont, and the simultaneous name change of Liberty Insurance Corporation (Vermont) to Liberty Insurance Corporation on December 15, 1988.

Life Insurance Company of Cincinnati, Fairfield, Ohio, merged with and into The Cincinnati Life Insurance Company, Fairfield, Ohio, on February 1, 1988. It was effective in Kansas on April 4, 1988.

Manhattan Mutual Life Insurance Company, Manhattan, Kansas, merged with and into State Mutual Insurance Company, Rome, Georgia, on June 2, 1988.

New York Underwriters Insurance Company, New York, New York, redomesticated from New York to Connecticut. The redomestication was effected through the merger of New York Underwriters Insurance Company with and into Hartford Underwriters Insurance Company, Hartford, Connecticut, on July 1, 1988.

Pennisular Life Insurance Company, Jacksonville, Florida, redomesticated from Florida to North Carolina on December 31, 1987. The Florida company relocated its registered corporate office to Raleigh, North Carolina without a merger. The file was processed in 1988 but we consider the redomestication to be effective December 31, 1987.

PHF Life Insurance Company redomesticated from Michigan to Florida. The company relocated its registered corporate office to Orlando, Florida without effecting a merger. The file was processed in 1988 but we consider the redomestication to be effective June 30, 1987.

Prudential Mortgage Insurance Company, Baltimore, Maryland, redomesticated from Maryland to New York. The redomestication was effected through the merger of Prudential Mortgage Insurance Company with and into FGIC Mortgage Insurance

Company, New York, New York on April 8, 1988. The Kansas Certificate of Authority was issued to FGIC Mortgage Insurance Company on November 18, 1988, but is effective April 8, 1988.

Republic National Life Insurance Company, Dallas, Texas, merged with and into American General Life Insurance Company, Houston, Texas, on December 31, 1987. It was effective in Kansas on January 21, 1988.

The Following Changes Of Corporate Title Were Effected In Kansas Between January 1, 1988 And December 31, 1988

AM Life Insurance Company, Wakefield, Massachusetts, changed it name to First International Life Insurance Company on June 1, 1988.

American Preferred Insurance Company, Indianapolis, Indiana, changed its name to American States Preferred Insurance Company on March 1, 1988.

American Signature Insurance Company, Indianapolis, Indiana, changed its name to Foremost Property and Casualty Insurance Company on January 1, 1988. It was effective in Kansas on February 1, 1988.

American Union Insurance Company of New York, New York, New York changed its name to American Union Reinsurance Company on February 19, 1988. It was effective in Kansas on May 24, 1988.

Bankers Life Assurance Company of Nebraska, Lincoln, Nebraska, changed its name to Ameritas Variable Life Insurance Company on July 1, 1988.

Bankers Life Insurance Company of Nebraska, Lincoln, Nebraska, changed its name to Ameritas Life Insurance Corporation on July 1, 1988.

Buffalo Reinsurance Company, Concord, New Hampshire, changed its name to Underwriters Reinsurance Company on November 3, 1987. It was effective in Kansas on January 20, 1988.

Combined American Life Insurance Company, Lincoln, Nebraska, changed its name to American Combined Life Insurance Company on February 5, 1988. It was effective in Kansas on May 5, 1988.

Commercial Risk Underwriters Insurance Company, Omaha, Nebraska, changed its name to Transamerica Reinsurance Company on December 31, 1987. It was effective in Kansas on February 26, 1988.

Farmers Mutual Insurance Company of Barton County, Ellinwood, Kansas, changed its name to Farmers Mutual Insurance Company on October 3, 1988.

The First Pyramid Life Insurance Company of America, Little Rock, Arkansas, changed its name to USAble Insurance Company on July 29, 1988. It was effective in Kansas on December 16, 1988.

Foremost Guaranty Corporation, Grand Rapids, Michigan, changed its name to General Electric Mortgage Insurance Corporation of Michigan on August 25, 1988. It was effective in Kansas on December 16, 1988.

Foremost Mortgage Insurance Company, Grand Rapids, Michigan, changed its name to General Electric Equity Insurance Corporation of Michigan on August 25, 1988. It was effective in Kansas on December 16, 1988.

General American Insurance Company, St. Louis, Missouri, changed its name to Paragon Life Insurance Company on December 31, 1987. It was effective in Kansas on March 2, 1988.

Hanseco Insurance Company, Wilmington, Delaware, changed its name to John Hancock Property and Casualty Insurance Company on July 7, 1988. It was effective in Kansas on October 13, 1988.

Hartford Variable Annuity Life Insurance Company, Hartford, Connecticut, changed its name to Skandia Life Assurance Corporation of America in June of 1988. The company subsequently changed its name to American Skandia Life Assurance Corporation on June 26, 1988. It was effective in Kansas on September 13, 1988.

Independence Square Life Insurance Company, Philadelphia, Pennsylvania, changed its name to Q Care Insurance Company on November 18, 1987. It was effective in Kansas on June 2, 1988.

Interfaith Life Insurance Company, Philadelphia, Pennsylvania, changed its name to Premier Life Insurance Company on October 30, 1987. It was effective in Kansas on January 21, 1988.

ISL Life Insurance Company, Dallas, Texas, changed its name to American Citizens Life Insurance Company on November 6, 1987. It was effective in Kansas on March 8, 1988.

John Hancock Property and Casualty Insurance Company, Schaumburg, Illinois, changed its name to ACSTAR Insurance Company on July 7, 1988. It was effective in Kansas on October 13, 1988.

MONY Pension Insurance Corporation, Dover, Delaware, changed its name to Colonial Penn Annuity and Life Insurance Company on December 4, 1987. It was effective in Kansas on February 5, 1988.

Motor Club of America Insurance Company, Newark, New Jersey, changed its name to MCA Insurance Company on April 7, 1988. It was effective in Kansas on August 11, 1988.

Motor Vehicle Casualty Company, Iselin, New Jersey, changed its name to Edison Insurance Company on March 1, 1988. It was effective in Kansas on April 22, 1988.

National American Insurance Company of New York, New York, New York, changed its name to Capital Markets Assurance Corporation on December 29, 1987. It was effective in Kansas on February 25, 1988.

National Reserve Life Insurance Company, Sioux Falls, South Dakota, changed its name to National United Life Insurance Company on September 29, 1988. It was effective in Kansas on November 8, 1988.

Nationwide Variable Life Insurance Company, Columbus, Ohio, changed its name to Financial Horizons Life Insurance Company on April 6, 1988. It was effective in Kansas on June 2, 1988.

Pacific Financial Life Insurance Company, Newport Beach, California, changed its name to PM Group Life Insurance Company on April 13, 1988. It was effective in Kansas on July 29, 1988.

Presbyterian Ministers' Fund Life Insurance and Annuity Company, Philadelphia, Pennsylvania, changed its name to Interfaith Life Insurance Company on October 30, 1987. It was effective in Kansas on June 13, 1988.

Reliable Life & Casualty Company, Madison, Wisconsin, changed its name to North American Insurance Company on August 12, 1987. It was effective in Kansas on April 19, 1988.

SAFECO Title Insurance Company of Oregon, Portland, Oregon, changed its name to Chicago Title Insurance Company of Oregon on March 1, 1988. It was effective in Kansas on June 1, 1988.

Sentry Indemnity Company, Stevens Point, Wisconsin, changed its name to Connie Lee Insurance Company on January 21, 1988. It was effective in Kansas on April 5, 1988. It also changed its registered corporate office to Madison, Wisconsin.

Southern Home Insurance Company, Greer, South Carolina, changed its name to State Auto Property and Casualty Insurance Company on January 1, 1988. It was effective in Kansas on February 8, 1988.

St. Paul Life Insurance Company, Woodbury, Minnesota, changed its name to Golden American Life Insurance Company on January 1, 1988. It was effective in Kansas on July 6, 1988.

Union Casualty Company, Omaha, Nebraska, changed its name to Legacy Life Insurance Company on January 1, 1988.

Universal Security Assurance Life Insurance Company, Denver, Colorado, changed its name to LifeUSA Insurance Company on September 14, 1988. It was effective in Kansas on December 7, 1988.

The Western Fire Insurance Company, Fort Scott, Kansas, changed its name to Nordia Insurance Company on June 7, 1988.

Yukon Indemnity Company, Oklahoma City, Oklahoma, changed its name to Alliance Indemnity Company on May 9, 1988. It was effective in Kansas on July 11, 1988.

The Following Miscellaneous Corporate Changes Were Effected And/Or Processed In Kansas Between January 1, 1988 And December 31, 1988

Taisho Marine and Fire Insurance Company, Limited, (U.S. Branch), New York, New York, domesticated to New York by having Taisho Marine and Fire Insurance Company of America, New York, New York, assume all of the assets and liabilities of the U.S. Branch on December 31, 1988.

A Description of the 1988 Activities of the Securities Section of the Research and Planning Division Follows:

The Securities Division of the Kansas Insurance Department is responsible for maintaining the securities placed on deposit by insurance companies. These securities are held jointly by the Commissioner of Insurance and the State Treasurer pursuant to Kansas Statutes.

As of December 31, 1988, a total of 212 insurance companies had $3,383,475,582.55 of securities on deposit with this division. This compares with December 31, 1987 when 196 companies had a total of $3,485,775,682.40 on deposit. This difference represents a decrease of $203,300,099.85 during calendar year of 1988. Part of this decrease was due to two insurance companies withdrawing their entire deposit and utilizing the provision of House Bill No. 2123 to satisfy their deposit requirement. Although there was a decrease in the total deposit during 1988, the total deposit for the last five years has increased by $2,282,368,350.56.

During calendar year 1988, the Securities Division processed a total of $1,676,111,484.53 in security deposits and for the same time period, the division processed $1,779,411,584.38 in security withdrawals. Negotiable securities account for 1.7% or $57,837,221.02 of the total deposit which is an increase of $22,713,221.02 from December 31, 1987.

This division clipped and checked a total of 27,504 bond coupons totaling $1,905,878.08. This amount is 13,166 coupons less than was processed in 1987, a decrease of $758,406.55. The Securities Division also processed a total of 3,758 partial payments made on mortgages held on deposit for 16 compa[illegible] and 534 partial payments on draw downs on bonds.

Joint Custody Receipts constituted approximately 40% of the total amount on deposit. A total of 59 insurance companies utilize Joint Custody Receipts as part of their deposit and of these 59 companies, 47 utilize Joint Custody Receipts exclusively for their deposit.

In addition, during 1988 the following activities were performed:

1. Requests were sent to 51 companies requesting their custodial bank/banks to help us verify the securities they hold as Joint Custody Receipts.
2. The division prepared 192 "certifications of securities on deposit" for insurance companies, the Insurance Department's auditors and other state auditors.
3. The annual updating of the "Signature Authorization Cards" and "Identification of Entry Files" was performed.
4. Examiners from the Insurance Department, in conjunction with two employees from the State Treasurer's Office, completed their annual audit in March.
5. The annual inner office audit was completed by the Security Division employees in September.

Of the amount of securities on deposit at year end 1988, bonds accounted for 76%, stock represented 1.5%, mortgages were 20.2%, certificates of deposit constituted 1.6% and real estate was .7%.

The following chart shows the amount and classification of deposits for each company as of December 31, 1988.

SECURITIES DEPOSITED WITH INSURANCE COMMISSIONER AS REQUIRED BY LAW DECEMBER 31, 1988

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Advisory Communications Systems Inc				500.00		500.00
Alliance Indemnity Company	400,000.00					400,000.00
Alliance Insurance Company, Inc	2,313,000.00					2,313,000.00
Alliance Life Insurance Company	8,712,270.50	87,703.50	9,015,910.09	1,656,250.00	1,323,330.50	20,797,464.59
Allianz Insurance Company	65,000.00					65,000.00
Allstate Indemnity Company	110,000.00					110,000.00
American Agency Life Insurance Company	35,000.00					35,000.00
American Alliance Insurance Company	20,000.00					20,000.00
American Bankers Insurance Company of Florida	1,000,000.00					1,000,000.00
American Bankers Life Assurance Co. of Florida	600,000.00					600,000.00
American Dental Program, Inc				50,000.00		50,000.00
American Economy Insurance Company	100,000.00					100,000.00
American Family Life Assurance Co. of Columbus	35,000.00					35,000.00
American Foundation Life Insurance Company	600,000.00					600,000.00
American Founders Life Insurance Company	2,500,000.00	6,490,000.00				8,990,000.00
American General Life Insurance Company	200,000.00					200,000.00
American Guaranty Life Insurance Company	625,000.00					625,000.00
American Home Life Insurance Company	19,879,891.98	982,749.35	13,006,117.86		1,432,370.00	35,301,129.19
American Investors Life Insurance Company	894,060,927.06	9,859,104.99	1,387,377.41			905,307,409.36
American National Insurance Company	1,000,000.00					1,000,000.00
American Professionals Insurance Company	50,000.00					50,000.00
American Security Insurance Company	45,000.00					45,000.00
American Standard Life & Accident Company				100,000.00		100,000.00
American States Insurance Company	100,000.00					100,000.00
American States Preferred Insurance Company	100,000.00					100,000.00
American Woodmen's Life Insurance Company	1,175,000.00		137,102.38			1,312,102.38
Argonaut Insurance Company	4,970,000.00					4,970,000.00
Arkwright Insurance Company	100,000.00					100,000.00
Armed Forces Insurance Exchange	1,894,000.00					1,894,000.00
Associated Indemnity Corporation	75,000.00					75,000.00

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Atlanta Life Insurance Company	30,000.00					30,000.00
Atlantic Casualty & Fire Insurance Company	100,000.00					100,000.00
Atlas Insurance Company				50,000.00		50,000.00
Automobile Club of Kansas				50,000.00		50,000.00
Balboa Insurance Company	25,000.00					25,000.00
Beneficial Standard Life Insurance Company	20,000.00					20,000.00
Bradford National Life Insurance Company				100,000.00		100,000.00
Bremen Farmers Mutual Insurance Company	100,000.00					100,000.00
Business Men's Assurance Co. of America	1,782,000.00					1,782,000.00
Caldwell Prepaid Legal, LTD				3,000.00		3,000.00
California Compensation & Fire Company	250,000.00					250,000.00
California Pacific Life Insurance Company				40,000.00		40,000.00
Centennial Life Insurance Company	2,280,000.00					2,280,000.00
Central States Insurance Company	507,000.00					507,000.00
Central United Life Insurance Company	5,452,000.00	229,960.75				5,681,960.75
Chicago Title Insurance Company	60,000.00					60,000.00
Chicago Title Insurance Co. of Oregon	500,000.00					500,000.00
CIGNA Healthplan of Kansas City, Inc.				10,000.00		10,000.00
Cimarron Insurance Company	1,800,000.00					1,800,000.00
Cimarron Life Insurance Company, Inc.			1,799,712.13	1,000,000.00		2,799,712.13
Columbian National Title Insurance Company				300,000.00		300,000.00
Commercial Standard Insurance Company	200,000.00					200,000.00
Community National Assurance Company	1,000,000.00					1,000,000.00
Companion Life Insurance Company	150,000.00					150,000.00
Confederation Life Insurance & Annuity Company	35,000.00					35,000.00
Consolidated Farmers Mutual Insurance Company, Inc.				118,000.00		118,000.00
Continental Western Life Insurance Company	200,000.00					200,000.00
Contractors Bonding & Insurance Company				200,000.00		200,000.00
Corporate Dental Care, Inc.				1,269.00		1,269.00
Credit Life Insurance Company	500,000.00					500,000.00
Delta Life & Annuity Company	249,635.00					249,635.00
Dental Source, Inc.				75,000.00		75,000.00
Durham Life Insurance Company	150,000.00					150,000.00
Employers National Insurance Company	50,000.00					50,000.00
* Employers Reassurance Corporation						.00

AGENTS AND BROKERS DIVISION

This division is responsible for supervision and control over examination and qualification of agents and brokers, issuance of licenses, certification of agents by insurers, administration of agents' minimum education requirements, maintenance of agents and brokers licensing records, and administration of the laws relative to these functions.

During 1988, this division administered 8,202 examinations at various locations across the state including Topeka, Kansas City, Wichita, Dodge City, and Hays, resulting in the licensure of 5,524 new agents. In addition, the division licensed 467 motor club agents, 306 excess lines agents, and 464 brokers and processed 3,605 nonresident licenses on a retaliatory basis. This activity resulted in the collection of $1,606,236.50 in licensing fees and $253,969.50 in examination fees.

Certificates Issued	Year	Certificates Issued	Resident	Nonresident	Cancellations
January	1979	2,596	2,320	276	824
	1980	2,521	2,311	210	1,113
	1981	3,095	2,814	271	926
	1982	4,379	3,932	453	2,904
	1983	6,166	5,724	442	2,947
	1984	3,446	3,010	436	1,512
	1985	3,694	3,257	437	2,351
	1986	3,758	3,256	502	3,165
	1987	4,447	3,913	534	2,907
	1988	5,794	4,948	846	3,271
February	1979	1,982	1,766	224	739
	1980	2,130	1,858	272	909
	1981	2,804	2,486	318	950
	1982	3,067	2,707	360	1,125
	1983	3,299	2,900	399	2,148
	1984	3,416	2,879	537	2,063
	1985	3,737	3,282	455	2,033
	1986	4,232	3,718	514	2,652
	1987	4,367	3,989	478	3,415
	1988	4,927	4,154	773	3,329
March	1979	1,907	1,755	152	650
	1980	2,383	2,219	164	1,254
	1981	1,675	1,557	118	551
	1982	2,370	2,181	189	719
	1983	4,159	3,642	517	4,356
	1984	3,903	3,461	442	3,378
	1985	3,730	3,159	571	5,239
	1986	4,492	3,904	588	6,013
	1987	5,399	4,619	780	8,648
	1988	6,464	5,705	759	5,864
April	1979	1,216	1,070	146	52
	1980	1,198	1,106	92	24
	1981	1,450	1,321	129	58
	1982	1,709	1,554	154	204
	1983	3,521	3,063	458	6,700
	1984	3,512	3,013	499	7,050
	1985	4,198	3,698	500	10,255
	1986	4,298	3,629	669	10,712
	1987	4,847	4,078	769	10,969
	1988	3,884	3,174	710	11,251

Certifications Issued	Year	Certifications Issued	Resident	Nonresident	Cancellations
May	1979	116,653	107,045	9,608	376
	1980	113,535	102,971	10,564	704
	1981	132,441	120,989	11,452	0
	1982	148,479	136,754	11,725	110
	1983	171,002	156,661	14,341	870
	1984	188,535	171,065	17,470	1,361
	1985	193,658	174,185	19,473	2,582
	1986	195,950	175,242	20,708	2,188
	1987	203,238	180,559	22,680	2,263
	1988	207,051	182,272	24,779	2,409
June	1979	3,406	3,056	350	541
	1980	2,978	2,629	349	541
	1981	4,595	4,204	391	779
	1982	3,253	2,876	377	986
	1983	4,335	3,741	594	1,256
	1984	4,042	3,543	499	2,508
	1985	3,667	3,059	608	3,689
	1986	4,535	4,033	502	3,552
	1987	5,356	4,381	975	3,670
	1988	5,692	4,848	841	3,727
July	1979	2,100	1,903	197	1,065
	1980	2,432	2,103	329	929
	1981	4,266	3,887	379	2,839
	1982	4,701	4,114	587	1,535
	1983	3,566	3,037	529	1,159
	1984	4,245	3,627	618	4,232
	1985	3,705	3,051	654	2,701
	1986	6,650	5,646	1,004	3,294
	1987	6,812	5,796	1,016	5,603
	1988	4,298	3,526	772	5,273
August	1979	2,601	2,328	273	561
	1980	2,388	2,089	299	680
	1981	3,018	2,676	342	556
	1982	4,120	3,518	602	964
	1983	4,208	3,592	616	1,502
	1984	3,954	3,363	591	1,983
	1985	4,089	3,589	500	2,557
	1986	4,666	3,900	766	2,928
	1987	4,971	4,112	859	2,864
	1988	4,752	3,855	897	2,322
September	1979	2,169	1,945	224	157
	1980	2,592	2,273	319	1,074
	1981	3,757	3,331	426	1,077
	1982	4,032	3,461	571	1,083
	1983	3,573	2,959	614	1,109
	1984	3,164	2,652	512	1,854
	1985	3,714	3,094	620	1,879
	1986	4,631	4,000	631	2,601
	1987	4,464	3,638	826	2,309
	1988	4,089	3,310	779	2,669
October	1979	3,077	2,772	305	833
	1980	2,590	2,214	376	726
	1981	3,878	3,471	407	1,034
	1982	3,503	3,050	453	1,103
	1983	3,446	2,903	545	870
	1984	2,986	3,326	660	2,381
	1985	4,350	3,605	745	1,681
	1986	5,361	4,601	760	2,108
	1987	4,588	3,737	851	2,045
	1988	4,268	3,518	750	1,795
November	1979	1,489	1,309	180	505
	1980	2,681	2,465	216	853
	1981	2,874	2,562	312	66
	1982	2,631	2,207	425	1,424
	1983	3,133	2,634	499	804
	1984	3,595	3,104	491	1,827
	1985	4,587	4,137	450	1,624
	1986	3,932	3,460	472	2,057
	1987	4,108	3,435	673	1,914
	1988	4,976	4,181	795	2,533

Certificates Issued	Year	Certifications Issued	Resident	Nonresident	Cancellations
December	1979	2,655	2,346	309	650
	1980	2,523	2,172	351	702
	1981	2,864	2,467	397	2,137
	1982	3,503	3,050	453	1,567
	1983	2,938	2,550	388	930
	1984	2,680	2,224	456	1,965
	1985	3,522	3,036	486	2,585
	1986	4,388	3,676	712	2,527
	1987	4,280	3,435	845	2,612
	1988	4,021	3,290	731	1,518
Totals	1979	141,821	129,617	12,204	6,953
	1980	139,950	126,350	13,540	9,430
	1981	166,707	151,765	14,942	10,873
	1982	185,746	169,404	16,349	13,624
	1983	213,339	193,396	19,942	24,651
	1984	228,488	205,267	23,221	31,924
	1985	236,651	211,062	25,589	39,196
	1986	246,893	219,065	27,828	43,797
	1987	256,877	225,591	31,286	49,218
	1988	260,216	226,781	33,432	45,981

CONSUMER ASSISTANCE DIVISION

This Division's principal responsibility is the review of complaints and inquiries from Kansas consumers regarding insurance companies, agents and coverage. In addition, the Division performs a number of education and information functions for the benefit of the general public. The Division's third area of responsibility is the monitoring of insurer conduct and investigation of business practices of insurance agents and agencies for administrative action, if appropriate.

COMPLAINTS AND INQUIRIES

The majority of complaints and inquiries are initially received through telephone contacts and personal visits to our office. If the consumer representative determines that additional information is needed, the consumer is requested to set forth their concerns in writing. Once received, a file is opened and an investigation is initiated to gather the information necessary for the consumer representative to make an informed decision with regard to how the dispute should be resolved. Since these complaints and inquiries involve a wide variety of insurance questions, the Division maintains a close working relationship with other divisions of the Department to coordinate activities and provide advice on potential problem areas. This relationship also allows the consumer representatives the opportunity to take advantage of technical support available from the other divisions and maintain records relating to all consumer matters

handled by the Department. (See Data Comparisons for specific information relative to complaint handling activities.)

The decrease in complaint activity in 1988 was attributable to the lower than average number of wind and hail storms which occurred in Kansas.

Wichita Branch Office

The Department maintains a branch office in Wichita to handle consumer matters brought to us by citizens from that area of the State. The Wichita Branch Office is a unit of this Division. The Wichita Branch also actively participates in consumer education activities and, in cooperation with the Department's Agents' and Brokers' Division, administered agent licensing examinations.

In December of 1988, the location of the Wichita Branch Office was moved from the Wichita State Office Building to the MISCO Building, at 2nd and Broadway, under the direction of the Department of Administration.

Telecommunications

Since its inception, the toll-free Consumer "Hot Line" has proven to be a valuable service. In 1988, the "Hot Line" received an average of 2,278 calls per month or 108 calls per day. Even though many of the calls require follow-up correspondence or action, the principal objectives of the telecommunications system is to conclude as many matters as possible and eliminate unnecessary delay and correspondence from both the consumer and this Division. In 1988, the system was upgraded to improve efficiency and responsiveness in the call transfer process.

Field Representatives

The Consumer Assistance Division has field representatives who travel throughout the state, when needed, to investigate complaints. This includes taking statements from citizens who have complained about misrepresentation by agents or companies, overselling and alleged fraudulent acts by agents, and other alleged violations of Kansas insurance laws. Field representatives are also utilized to survey severe storm damage to determine the extent and type of damage, area covered, and the approximate number of people affected. These surveys provide assistance in determining whether the insurance industry will have sufficient claims adjusters in the area to

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Enterprise Insurance Company	50,000.00					50,000.00
Equicor Health Plan, Inc	20,000.00					20,000.00
Equitable Life Insurance Company of Iowa	100,000.00					100,000.00
Fairmont Insurance Company				25,000.00		25,000.00
Family Health Plan Corporation				25,000.00		25,000.00
Farm Bureau Mutual Insurance Company, Inc	1,290,000.00					1,290,000.00
Farmers Alliance Mutual Insurance Company	1,860,000.00					1,860,000.00
Farmers Insurance Company, Inc	1,360,000.00					1,360,000.00
Farmers Insurance Exchange	4,660,000.00					4,660,000.00
Farmers & Merchants Insurance Company	400,000.00					400,000.00
Farmers Mutual Insurance Company	100,000.00					100,000.00
Farmland Mutual Insurance Company	500,000.00					500,000.00
Financial Security Assurance of Oklahoma, Inc	2,000,000.00					2,000,000.00
Fire Insurance Exchange	485,000.00					485,000.00
Fireman's Fund Insurance Company	4,600,000.00					4,600,000.00
First American Title Insurance Co. of the Mid-West	100,000.00					100,000.00
First General Insurance Company	90,000.00					90,000.00
First National Life Insurance Co. of America				25,000.00		25,000.00
First of Georgia Insurance Company	40,000.00					40,000.00
Franklin Life Insurance Company	2,000,000.00					2,000,000.00
Fremont Indemnity Company	50,000.00					50,000.00
General Electric Mortgage Insurance Corp. of NC	60,000.00					60,000.00
General Electric Residential Mtg. Reinsurance Corp.	45,000.00					45,000.00
General Reinsurance Corporation	110,000.00					110,000.00
Georgia International Life Insurance Co.	35,000.00					35,000.00
Great American Life Insurance Company	9,477,878.55	221,179.25	917,324.69			10,616,382.49
Great Plains Mutual Insurance Company	645,000.00					645,000.00
* Great-West Life & Annuity Insurance Company	144,965,281.45	8,250,000.00	461,956,558.39	18,000,000.00		633,191,839.84
Guarantee Insurance Company	50,000.00					50,000.00
Harbor Insurance Company	50,000.00					50,000.00
Hartford Insurance Company of the Midwest	75,000.00					75,000.00
Health Plan of Mid-America, Inc.				10,000.00		10,000.00
Heart of America Fire & Casualty Company	60,000.00					60,000.00
* Home State Life Insurance Company						.00
Houston General Insurance Company	50,000.00					50,000.00

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Humana Health Plan, Inc				10,000.00		10,000.00
Indiana Lumbermens Mutual Insurance Company	100,000.00					100,000.00
Industrial Indemnity Company	1,000,000.00					1,000,000.00
Insurance Company of the Prairie States				110,000.00		110,000.00
Insured Titles, Inc				350,000.00		350,000.00
Integon Indemnity Corporation	60,000.00			25,000.00		85,000.00
International Indemnity Company				75,000.00		75,000.00
Investors Guaranty Life Insurance Company	20,000.00					20,000.00
Jefferson-Pilot Pension Life Insurance Company	200,000.00					200,000.00
John Hancock Variable Life Insurance Company	100,000.00					100,000.00
KFB Insurance Company	940,000.00					940,000.00
Kansas Bankers Surety Company	575,000.00					575,000.00
Kansas City Advance, HMO, Inc				10,000.00		10,000.00
Kansas City Life Insurance Company	9,094,000.00					9,094,000.00
* Kansas Farm Bureau Life Insurance Company, Inc			10,603,709.25			10,603,709.25
Kansas Fire & Casualty Company	1,800,000.00					1,800,000.00
Kansas Group Life Insurance Company	800,000.00					800,000.00
Kansas Mutual Insurance Company	724,000.00					724,000.00
Kennesaw Life & Accident Insurance Company				25,000.00		25,000.00
Legion Insurance Company	25,000.00					25,000.00
Liberty Insurance Corporation	30,000.00					30,000.00
Life Insurance Company of Georgia	40,000.00					40,000.00
Lincoln National Life Insurance Company	300,000.00					300,000.00
Marysville Mutual Insurance Company	830,000.00					830,000.00
McPherson Hail Insurance Company	60,000.00					60,000.00
Medplan, Inc				15,000.00		15,000.00
Mid-American Casualty Company				20,000.00		20,000.00
Mid-Century Insurance Company	80,000.00					80,000.00
Mid-Continent Casualty Company	300,000.00					300,000.00
Mid-South Insurance Company	150,000.00					150,000.00
Minnesota Protective Life Insurance Company	6,061,000.00	113,915.25				6,174,915.25
Mission Insurance Company	40,000.00					40,000.00
Mission National Insurance Company	50,000.00					50,000.00
Modern Income Life Insurance Company	1,859,000.00		2,477,421.21		500,000.00	4,836,421.21
Montgomery Ward Enterprises, Inc				50,000.00		50,000.00

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Munich American Reassurance Company	35,000.00					35,000.00
National American Insurance Co. of California	310,000.00					310,000.00
National Benefit Life Insurance Company	750,000.00					750,000.00
National Life Insurance Co. of Kansas	1,900,000.00		777,842.06	1,500,000.00		4,177,842.06
National Western Life Insurance Company	4,550,000.00					4,550,000.00
Nationwide Agribusiness Insurance Company	550,000.00					550,000.00
Nordia Insurance Company	1,755,000.00					1,755,000.00
Northwestern Pacific Indemnity Company	215,000.00					215,000.00
Occidental Fire & Casualty Company of NC	100,000.00					100,000.00
Oklahoma Surety Company	300,000.00					300,000.00
Old United Life Insurance Company				850,000.00		850,000.00
Omaha Property & Casualty Insurance Co.	40,000.00					40,000.00
Ozark National Life Insurance Company	10,159,000.00		493,653.41			10,652,653.41
Pacific Indemnity Company	300,000.00					300,000.00
Pacific Marine Insurance Company	200,000.00					200,000.00
Patrons Mutual Insurance Association	543,000.00	61,000.00				604,000.00
Peninsular Life Insurance Company	150,000.00					150,000.00
Pioneer National Life Insurance Company	3,600,478.89	153,350.00	377,316.15			4,131,145.04
Plains Insurance Company	1,900,000.00					1,900,000.00
Premier Alliance Insurance Company				30,000.00		30,000.00
Prepaid Legal Services, Inc.				100,000.00		100,000.00
Prime Health Kansas City, Inc.				45,000.00		45,000.00
Principal Health Care of Kansas City, Inc.				25,000.00		25,000.00
Professional Investors Life Insurance Co.	833,340.00	78,444.52				911,784.52
Protective Life Insurance Company	6,145,000.00	500,000.00				6,645,000.00
Providers Insurance Company	900,000.00					900,000.00
Pyramid Life Insurance Company	29,800,000.00					29,800,000.00
Reliance Standard Life Insurance Co.	160,000.00					160,000.00
Republic Mortgage Insurance Company	50,000.00					50,000.00
Reserve [illegible] Insurance Company	1,125,000.00					1,125,000.00
Rockwood Insurance Company				250,000.00		250,000.00
Roosevelt National Life Insurance Co. of America	845,000.00					845,000.00
San Francisco Reinsurance Company	95,000.00					95,000.00
Scor Reinsurance Company	60,000.00					60,000.00
Security Benefit Life Insurance Company	1,220,516,975.95	23,813,420.00	139,479,086.26		10,477,039.00	1,394,286,521.21

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Security Trust Life Insurance Company				25,000.00		25,000.00
Sentry Investors Life Insurance Company	200,000.00					200,000.00
Signature Agency, Inc.				50,000.00		50,000.00
South Carolina Insurance Company	100,000.00					100,000.00
Southeastern Fidelity Insurance Company	35,000.00					35,000.00
Southern General Insurance Company				25,000.00		25,000.00
Southern Insurance Company	20,000.00					20,000.00
Southern Life Insurance Company	150,000.00					150,000.00
Standard Guaranty Insurance Company	35,000.00					35,000.00
State Mutual Insurance Company	18,480,000.00		14,312,878.55	25,000.00	133,047.00	32,950,925.55
Supreme Life Insurance Company	140,000.00					140,000.00
Surety Insurance Company of California	60,000.00					60,000.00
Swedish American Mutual Insurance Co., Inc.	85,000.00					85,000.00
Ticor Indemnity Company				25,000.00		25,000.00
Total Health Care				10,000.00		10,000.00
Town & Country Fire & Casualty Insurance Co.	490,262.61	34,438.70				524,701.31
Transamerica Insurance Company	1,075,000.00					1,075,000.00
Travel Air Insurance Company (Kansas)	600,000.00					600,000.00
Travelers Indemnity Company of America	110,000.00					110,000.00
Triad Life Insurance Corporation	100,000.00			10,000.00		110,000.00
Trinity Universal Insurance Co. of Kansas, Inc.	1,460,000.00					1,460,000.00
Tri-State Insurance Company	605,000.00					605,000.00
Truck Insurance Exchange	660,000.00					660,000.00
Trustmark Life Insurance Company	100,000.00					100,000.00
Ulico Casualty Company	15,000.00					15,000.00
UniCARE Insurance Company	55,000.00					55,000.00
Union Security Life Insurance Company	45,000.00					45,000.00
United Fire Insurance Company	50,000.00					50,000.00
United Founders Life Insurance Company	20,077,000.00					20,077,000.00
United Guaranty Residential Insurance Co. of NC	50,000.00					50,000.00
United Teacher Associates Insurance Company				200,000.00		200,000.00
Upland Mutual Insurance, Inc.	912,000.00					912,000.00
USAble Life				100,000.00		100,000.00
Vanliner Insurance Company	120,000.00					120,000.00
Victory Life Insurance Company	71,152,954.57	146,949.00	26,318,655.42	26,100,000.00	9,375,000.00	133,093,558.99

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Washington National Insurance Company	30,000.00					30,000.00
West General Insurance Company, Inc.	300,000.00			650,000.00		950,000.00
Western Casualty & Surety Company	1,810,000.00					1,810,000.00
Western Employers Insurance Company				150,000.00		150,000.00
Western Indemnity Company, Inc.	1,630,000.00					1,630,000.00
Western National Life Insurance Company	500,000.00					500,000.00
Wheat Growers Mutual Hail Insurance Co.	400,000.00					400,000.00
Wilshire Insurance Company	100,000.00					100,000.00
World Service Life Insurance Company	2,999,000.00					2,999,000.00
Totals	2,572,450,896.56	51,022,215.21	683,060,665.28	52,701,019.00	23,240,786.50	3,382,475,582.55
* In compliance with K.S.A. 40-404(e) the following companies have deposited with various Kansas banks securities with a minimum aggregate value as shown below:						
Employers Reassurance Corporation						270,055,049.00
Great-West Life & Annuity Insurance Company						100,000,000.00
Home State Life Insurance Company						600,000.00
Kansas Farm Bureau Life Insurance Company, Inc.						117,500,000.00
GRAND TOTAL						3,870,630,631.55

handle the losses. The representatives also answer questions and coordinate with federal and other state disaster relief personnel to help ensure appropriate steps are taken to help alleviate hardships caused by the disaster.

CONSUMER EDUCATION

This Division provides a variety of educational programs for citizens of this state, including: (1) presentations to senior citizen groups; (2) informal talks with students and civic groups; and (3) the preparation, distribution, and updating of consumer pamphlets.

Senior Citizen Forums

In 1988, the Division conducted 18 Senior Citizen Forums throughout the State. At each forum, individuals from the Medicare Administrator in Kansas explain the benefits provided by Medicare. Division representatives, through a slide presentation and question and answer sessions, explain the benefits customarily available through Medicare Supplement, nursing home, and cancer policies. At each forum, the Division also distributes a packet of pamphlets to each participant. Attendance at the forums has been substantial from their inception and has increased with the growing interest in senior citizen issues.

Other Forums, Talks and Speeches

In addition to the Senior Citizen Forums, the Division offers programs on automobile, homeowners, and other lines of insurance as well as insurance careers. The Department provides speakers from within the Division to civic groups, elementary and high schools, colleges, insurance industry groups, and senior citizen groups. The Division has also supplied articles for publication in association periodicals and journals. The talks and articles generally relate to insurance problems encountered by the group being addressed (*e.g.*, auto insurance problems discussed with high school driver's education classes, and Medicare and Medicare Supplement policies to senior citizen groups). In 1988, the Division conducted 110 speeches throughout the State.

Consumer Pamphlets

The Division also prepares, distributes, and periodically updates a number of educational pamphlets relating to common insurance

problems. The pamphlets are titled: *Kansas Automobile Insurance Facts To Help You, Kansas Homeowners Insurance Facts To Help You, Kansas Cancer Insurance Facts To Help You, Kansas Health Insurance Facts To Help You, Kansas Life Insurance Facts To Help You, Kansas Health Insurance Facts To Help Senior Citizens, Kansas Insurance Facts To Help You—What Happens When My Group Health Insurance Ends?, Kansas Long Term Care Insurance Shoppers Guide, Kansas Flood Insurance Facts to Help You,* and *Kansas Medicare Supplement Insurance Shopper's Guide.* Approximately 75,000 consumer pamphlets were distributed in 1988.

REGULATORY ACTIVITIES

Market Conduct Examinations

In 1988, representatives of the Division participated in six Market Conduct Examinations. The Division's participation consisted of reviewing the claims processing practices of the company under review to determine compliance with the Kansas Unfair Trade Practices Act and Unfair Claims Settlement Regulation. Market Conduct Examinations help identify unfair practices committed with such frequency as to indicate a general business practice which is required by law for formal action under the Unfair Trade Practices Act. The Division also maintains a statistical data base of complaints received by the Department in an effort to: (1) identify general business practices, and (2) provide assistance in targeting regulatory resources.

Insurance Agent and Agency Investigations

In many instances, the Department's first indication of an insurance agent misrepresenting policy provisions or an insurance agency experiencing financial difficulties is through consumer complaints. The Division has developed and implemented procedures to help distinguish isolated "misunderstandings" and "accounting errors" from fraudulent activities. If an agent or agency is engaged in illegal activities, the Division takes appropriate action to: (1) stop the activity and protect the public from further harm, (2) identify and obtain redress for those consumers which have been affected, (3) assist the Legal Division in taking appropriate administrative action, and (4) assist law enforcement agencies in prosecuting appropriate criminal action.

Complaint Ratio Compilation and Analysis

Annually, insurers are required by law to report premium and claim information for Kansas business. This information and the complaint data maintained internally enables the Division to compile ratios which compare claims-complaints to closed-claims and all-complaints to premium-written. These ratios are analyzed to identify insurers with a high number of complaints in relation to their claims activity and premium volume. Meetings are then held with such companies in which ideas to avoid future complaints are discussed with company officers. Additional monitoring occurs to determine whether the insurer has properly implemented changes to lower abnormally high ratios. If not, further action is considered such as market conduct examination or formal proceedings under the Kansas Unfair Trade Practices Act. In most instances, however, formal action is not necessary since the informal proceedings generally produce positive results.

DATA COMPARISONS

The following table summarizes the Consumer Assistance Division's activities for calendar years 1986, 1987, and 1988:

Complaints and Inquiry Files Opened	1986	1987	1988
Topeka	7,040	7,274	6,809
Wichita	1,192	994	704
	8,232	8,268	7,513
Office Callers			
Topeka	1,609	1,740	1,587
Wichita	1,467	1,191	1,024
	3,076	2,931	2,611
Telephone Calls (incoming and outgoing)			
Topeka	68,835	79,098	74,742
Wichita	15,986	15,018	12,924
WATS "Hot Line"	20,544	24,895	27,333
Total	105,365	119,790	114,999
Complaint and Inquiry Files Closed			
Topeka	7,007	7,600	7,500
Wichita	1,221	1,040	718
Total	8,228	8,640	8,218

Consumer Money Recovered (approx.)	$5,500,000	$5,000,000	$5,400,000
Consumer Education Programs			
Senior Citizen Forums	34	17	18
Consumer Talks	119	102	110
Consumer Pamphlets Distributed	50,000	55,000	75,000

LIFE DIVISION

The Life Division is responsible for various areas of supervision over 725 companies licensed in the state of Kansas. One of the primary functions of the division is the review of form filings and accompanying materials submitted by the companies holding a Kansas Certificate of Authority. As reported in prior years, the life insurance products being offered in today's marketplace increase in their complexity and require more and more study and research prior to actual approval or disapproval. Universal life products, group insurance, variable annuities, HR-10 retirement plans and other complex forms of insurance are developing of a rate which requires extensive research not reflected by statistics alone. The following table, however, does give some indication of the number of filings received and processed by the Life Division this past year:

Policy Forms Received	16,445
Policy Forms Approved	10,380
Policy Forms Disapproved	2,162

* The forms approved and disapproved will not reflect the number received as they include forms reviewed from the backing of the past year. In like manner, a portion of the forms received as shown above were not acted upon, and will for the backing reflected in next year's approved/disapproved statistics.

Letters sent out in connection with form reviews numbered 3,073. In addition to the above reviews, 37 pieces of advertising were reviewed. These figures are taken from submissions of advertising only filings. Filings included with policy forms have not been counted, nor have the consumer files involving advertising which were eventually reviewed.

Annual Statement Review

There were 727 annual statements filed in 1988 with the Life Division as required by K.S.A. 40-225. Each statement was given a detailed audit with regard to errors in the statement, solvency (including adequacy of reserves for business written by Kansas com-

panies) and authorization of various supplementary documents made. This effort is coordinated with the Financial Surveillance Division which conducts in-depth research on many of the statements received.

Certificate of Authority

K.S.A. 40-215 allows for a continuous Certificate of Authority which shall continue in force until suspended, revoked, or otherwise terminated by the Commissioner of Insurance. It is only necessary to issue a Certificate of Authority to companies newly admitted, changing name, merging of changing city of state of their home office.

Collection and Distribution

In accordance with K.S.A. 40-252 and 40-2801 the Life Division computes, assesses and collects premium and privilege taxes as well as statutory fees. Taxes and fees collected on life companies was $29,831,430 in fiscal 1989. Of that amount, a premium tax passed in 1970 on Kansas companies amounted to $3,145,862 and a privilege tax also on Kansas companies passed in that same year resulted in the collection of an additional $58,740.

Life and Health Guaranty Association

The purpose of this act is to provide a mechanism for the payment of covered claims under certain insurance policies, to avoid excessive delay in payment and to avoid financial loss to claimants of policyholders because of the insolvency of an insurer, to assist in the detection and prevention of insurer insolvencies and to provide an association empowered to assess the cost of such protection amount insurers. The Board of Directors of the association is composed of not less than five nor more than nine members who are selected by member insurers subject to approval of the Commissioner. The Life Division gathers and furnishes information relative to those assessments.

Advisory Duties and Research

If it is found necessary to call formal hearings with reference to a company or an agent's violation of the insurance code, the Life Division assists the Legal, Licensing and Consumer Assistance Divisions in matters of investigation and procuring evidence. This di-

vision also acts as technical advisor during the process of such a hearing. Research needed for any phase of life insurance is conducted whether it be for legislative purposes, NAIC purposes, departmental positions or statistical evaluation. The insurance industry is constantly changing concepts and types of coverage and it is important for the Life Division to properly advise the Commissioner and conduct any studies of research on new subject matters. The Life Division also assists the Agents and Brokers Division in giving monthly exams.

Securities Valuations

A determination is made by the Life Division that adequate securities are on deposit by life companies in accordance with K.S.A. 40-401 and 40-404. As of December 31, 1988, these deposits amounted to $3,382,475,582.55. If quarterly or monthly reports are required of a company, the valuations are made more frequently by the Financial Surveillance Division.

Certifications

The Life Division prepared and issued 1,091 various certifications for companies and insurance departments. Those certifications required the study of the division's records to determine the correctness of the material we were asked to certify.

Annual Report

The material contained within this annual report must be assembled and compiled statistically in connection with the total business operations and Kansas operations of all life companies. This information is also used in the Commissioner's preparation of the department's annual budget and report.

Directory of Companies

Each year a report showing the companies licensed in the various lines of business they are qualified to write in Kansas must be compiled and published. Information is taken from the Official List filed with this division in conjunction with the annual statement.

Examination Reports

Kansas law requires that each company doing business in Kansas be examined whenever the Commissioner deems it to be necessary. The division filed 226 such reports in 1988. The accuracy of current

filings are checked at the close of the annual statement review each year.

Company Charter and Bylaws

This division receives and reviews certified copies of Kansas company charters, bylaws, and amendments thereto. Foreign company charters are also filed in the same manner. In addition, all official company files are maintained within the Life Division.

Biographical Sketches

Biographical forms for each director and key officer of each Kansas life company must be maintained by the Life Division. The biographical sketch files are updated at the close of each annual statement review period to determine if officer changes have resulted in unfiled biographical sketch forms.

Company Admissions

This division participates in the examination of companies making application to be admitted to do business in Kansas, mergers, name changes, consolidations, re-insurance and the formation of new companies. During 1988, 20 life companies were admitted.

Claim Handling

Although the Consumer Assistance Division is basically responsible for the handling of complaints and inquiries, we act in a consulting nature on the more difficult problems which arise and in which more technical assistance is needed. We handle, as an example, any IRA of KEDH problems as a matter of routine. During the year, we handled 119 complaints of inquiries by letter, 42 complaints or inquiries by personal visits with the public, and 3,221 telephone inquiries.

Market Conduct Examination

A personal visit by some member of the Life Division is made to each Kansas domiciled company undergoing a financial examination. During that visit a market conduct exam is conducted in conjunction with the financial examiners.

Replacement

Nine replacement cases were opened by the Life Division in 1988.

All examiners continue to assist in the investigation. This gives us the benefit of complete awareness by all staff members of the problems involved and helps alert them to the policy provisions which might be troublesome, if approved.

Credit

Approximately 88 companies are presently issuing credit life insurance in this state with a total premium volume of $24.1 million. Current credit rate structures are receiving extensive analysis. Again, a great amount of time is being devoted to research and review in this area.

Filing Systems

The Life Division has now completed a five-year transition period of transferring all policy form records to microfilm and computer base. The completion of that project will allow for greater accuracy and record keeping with the added availability of statistical data not before available.

TABLE I
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANYS AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1988

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	KANSAS LIFE PREMIUMS RECEIVED	KANSAS LIFE CLAIMS & BENEFITS	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES PAID
COMPANIES OF KANSAS									
ALLIANCE LIFE INS CO	KS	33,165,755	29,663,774	3,501,981	(252,319)	5,600,141	2,326,850	1,443,357	704,499
AMERICAN HOME LIFE INS CO	KS	41,263,144	36,495,994	4,767,150	(125,171)	2,486,307	1,675,317	36,397	20,192
AMERICAN INVESTORS LIFE INS CO	KS	985,459,181	924,013,872	61,445,309	12,346,335	2,266,741	1,818,018	0	0
CENTENNIAL LIFE INS CO	KS	86,985,017	80,299,972	6,685,045	1,223,436	242,938	275,089	3,820,679	4,038,700
CONSECO LIFE INS CO	KS	5,376,922	3,069,617	2,307,304	254,413	376,403	263,101	7,862	0
COMMUNITY NATIONAL ASR CO	KS	5,230,798	1,081,173	2,149,625	(197,142)	348	0	0	0
EMPLOYERS REASSURANCE CORP	KS	920,297,943	634,044,676	286,253,267	71,144,695	18,141	0	47	0
GREAT AMERICAN LIFE INS CO	KS	13,375,721	9,819,221	3,556,500	321,800	432,532	456,920	0	0
GREAT-WEST LIFE & ANNUITY INS CO	KS	1,054,764,172	760,642,676	56,869,189	2,401,387	62,883	60,221	0	0
HOME STATE LIFE INS CO INC	KS	1,774,110	769,653	1,004,456	(201,460)	144,853	47,588	43,263	37,165
KANSAS FARM BUREAU LIFE INS CO INC	KS	206,847,143	193,049,354	13,797,789	243,943	27,125,634	12,483,425	3,044,305	1,088,982
KANSAS GUARDIAN LIFE INS CO	KS	3,413,943	883,327	2,530,616	167,424	2,674,433	1,498,831	1,529,277	608,607
NATIONAL LIFE INS CO OF KANSAS	KS	7,897,094	5,739,085	2,158,009	220,069	35,938	34,807	5,370	12,007
PIONEER MUTL LIFE INS CO	KS	4,964,604	3,526,938	1,439,666	198,671	21,323	246,431	0	0
PYRAMID LIFE INS CO	KS	75,728,969	55,001,104	20,727,865	1,626,468	615,408	622,687	1,247,399	1,048,417
SECURITY BENEFIT LIFE INS CO	KS	1,945,584,642	1,448,253,198	50,965,329	4,525,814	21,706,077	77,520,569	1,471,070	1,021,587
VICTORY LIFE INS CO	KS	161,379,239	153,004,493	8,374,746	(875,929)	2,705,573	4,352,699	54,362	41,611
SUB-TOTAL		5,553,510,397	4,339,358,127	520,533,846	93,022,434	65,845,675	53,682,553	12,703,388	8,621,767

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1988

COMPANY NAME COMPANIES OF OTHER STATES	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	KANSAS LIFE PREMIUMS RECEIVED	KANSAS LIFE CLAIMS & BENEFITS	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES PAID
AAA LIFE INS CO	DC	18,493,560	12,809,940	5,683,620	606,841	36	0	0	0
ACACIA MUTUAL LIFE INS CO	DC	814,586,995	724,875,959	89,711,036	5,418,579	189,082	237,828	554	0
ACACIA NATIONAL LIFE INS CO	VA	215,708,497	189,957,839	23,207,415	4,958,487	8,638	9,521	0	0
ACADEMY LIFE INS CO	CO	225,437,727	197,900,289	27,537,438	3,384,691	356,038	59,083	109,055	97,027
ACCELERATION LIFE INS CO	OH	106,505,788	89,328,195	17,177,593	3,726,210	5,133	0	56,061	84,274
ADJUSTABLE LIFE INS CO	WA	6,422,218	105,353	6,316,862	135,803	0	0	0	0
ADMIRAL LIFE INS CO OF AMERICA	AZ	16,553,819	10,526,689	6,027,130	655,823	36,729	9,472	66,319	45,512
AETNA LIFE INS CO	CT	48,884,871,987	36,272,521,837	1,371,931,001	277,621,159	10,039,396	10,744,741	11,669,672	13,004,224
AETNA LIFE INS CO OF AMERICA	CT	17,495,540	7,794,908	9,700,632	(2,470,269)	0	0	0	0
AETNA LIFE INS CO OF ILLINOIS	IL	95,675,431	52,330,921	43,344,510	5,143,091	0	0	343	3,773
AETNA LIFE INS & ANNUITY CO	CT	7,943,789,819	5,159,043,646	141,778,312	(100,249,231)	2,190,809	3,872,642	620,538	240,543
AIG LIFE INS CO	PA	1,170,863,254	1,140,449,596	29,681,497	10,009,011	403,137	529,704	143,469	233,413
ALABAMA REASSURANCE CO INC	AL	432,493,731	414,499,843	17,993,888	(4,081,743)	0	0	0	0
ALEXANDER HAMILTON LIFE INS CO OF AM	NY	2,748,636,952	2,640,179,043	108,457,909	(738,825)	11,521,433	11,685,307	552,984	153,002
ALL AMERICAN LIFE INS CO	IL	1,027,392,704	894,129,933	133,262,771	35,615,839	3,680,829	1,765,487	657,643	267,178
ALL SAVERS INS CO	IN	5,139,180	248,890	4,890,290	277,447	0	0	0	0
ALLIED LIFE INS CO	IA	111,253,075	95,088,453	16,164,622	2,736,055	1,856,527	288,165	17,018	653
ALLSTATE LIFE INS CO	IL	8,818,136,483	8,410,985,362	407,151,121	(74,506,503)	3,022,804	2,106,775	4,259,081	4,014,648
AMALGAMATED LABOR LIFE INS CO	IL	25,600,855	22,541,929	3,058,926	(566,927)	5,546	0	130,867	55,138
AMERICAN AGENCY LIFE INS CO	VA	4,727,983	12,083	4,715,900	174,868	0	0	0	0
AMERICAN BANKERS LIFE ASR CO OF FL	FL	496,845,148	433,048,953	63,796,195	301,356	862,561	365,945	503,167	135,870
AMERICAN CENTURION LIFE & ACC ASR CO	CA	31,492,621	14,477,982	17,014,639	(743,213)	0	0	0	862
AMERICAN CHAMBERS LIFE INS CO	OH	27,030,823	23,157,468	3,873,355	(254,505)	64,379	10,103	1,416,033	1,302,379
AMERICAN CITIZENS LIFE INS CO	WI	2,215,260	211,020	2,004,240	34,318	0	0	0	0
AMERICAN COMBINED LIFE INS CO	NE	31,460,587	16,015,808	15,444,779	2,099,880	0	0	23,501	22,495
AMERICAN CONTINENTAL LIFE INS CO	MO	17,479,302	7,436,845	10,042,457	237,984	0	0	0	73
AMERICAN DEFENDER LIFE INS CO	NC	65,908,424	61,907,229	4,001,195	(1,989,518)	38,009	7,475	69	0
AMERICAN ENTERPRISE LIFE INS CO	IN	132,222,460	126,680,192	5,542,268	(2,702,352)	0	0	0	0
AMERICAN FAMILY LIFE ASR CO OF COLUM	GA	4,906,859,177	4,508,283,760	398,575,415	101,907,829	50,834	16,654	5,293,993	2,517,148
AMERICAN FAMILY LIFE INS CO	WI	598,639,343	509,970,248	88,669,095	5,718,766	7,757,556	1,674,855	23,045	3,797
AMERICAN FIDELITY ASR CO	OK	536,924,696	434,093,849	82,705,194	11,294,150	1,971,810	5,699,514	5,253,924	3,474,714
AMERICAN FIDELITY LIFE INS CO	FL	256,369,657	225,361,855	31,007,902	3,196,080	310,054	120,204	0	0
AMERICAN FOUNDATION LIFE INS CO	AL	96,366,929	77,362,155	19,004,774	2,560,575	41,720	78,069	0	0
AMERICAN FOUNDERS LIFE INS CO	TX	259,228,222	220,027,188	39,201,034	5,184,203	96,860	71,852	0	63
AMERICAN FRANKLIN LIFE INS CO	IL	17,937,963	2,282,093	15,655,870	432,142	12,500	0	384	0
AMERICAN GENERAL GROUP INS CO	TX	373,902,174	276,354,286	97,547,888	(7,664,409)	660,774	316,142	1,375,932	1,197,977
AMERICAN GENERAL LIFE INS CO	TX	1,738,986,470	1,387,867,732	346,232,359	44,536,588	1,027,628	1,546,068	312,082	189,160
AMERICAN GENERAL LIFE INS CO OF DE	DE	1,062,596,641	747,007,766	213,187,051	33,070,044	2,726,061	2,686,932	192,925	52,494
AMERICAN GENERAL LIFE INS CO OF NY	NY	488,892,141	428,023,530	43,167,862	3,411,904	19,984	2,685	0	0
AMERICAN GENERAL LIFE & ACC INS CO	TN	3,925,714,997	3,300,501,316	625,213,681	98,718,411	5,194,318	5,052,179	1,098,174	498,015
AMERICAN GUARANTY LIFE INS CO	OR	92,652,284	87,103,401	5,548,883	928,221	30,116	139,299	0	0
AMERICAN HEALTH & LIFE INS CO	MO	284,350,717	209,464,028	74,916,689	18,029,604	0	0	0	0
AMERICAN HERITAGE LIFE INS CO	FL	407,867,586	356,020,707	51,846,879	8,407,710	166,018	132,221	556,681	300,199
AMERICAN INCOME LIFE INS CO	IN	361,010,116	314,679,650	46,330,466	20,895,364	830,728	280,998	317,643	149,383
AMERICAN INTL LIFE ASR CO OF NY	NY	1,832,260,543	1,796,218,072	34,052,903	(5,239,801)	30,027	391,383	24,743	11,327
AMERICAN LIBERTY LIFE INS CO	LA	5,968,026	5,271,294	1,696,732	(216,287)	28,849	1,250	18,896	0
AMERICAN LIFE INS CO OF NEW YORK	NY	528,446,971	490,652,545	37,794,426	2,374,606	66,213	23,335	19,653	24,700
AMERICAN LIFE & CASUALTY INS CO	MO	1,480,363,566	1,386,571,356	54,897,038	25,794,405	9,333,189	347,219	1,239	0
AMERICAN MUTUAL LIFE INS CO	IA	521,146,120	438,558,743	82,587,377	(3,984,141)	9,834,840	657,751	10,262	6,785
AMERICAN NATIONAL INS CO	TX	3,568,994,586	2,561,497,508	910,986,961	101,926,054	6,087,657	4,440,669	1,998,417	827,834
AMERICAN NATIONAL LIFE INS CO OF TX	TX	38,037,307	16,807,326	21,229,981	2,332,888	15,716	6,647	0	0
AMERICAN PIONEER LIFE INS CO	FL	51,318,817	41,880,481	9,438,336	(392,648)	3,118	156	30,411	7,640
AMERICAN PROTECTORS INS CO	OK	12,319,836	12,673,807	(353,971)	(658,011)	3,790	0	1,325	0
AMERICAN REPUBLIC INS CO	IA	255,280,266	168,142,827	44,982,323	723,267	669,594	287,760	3,230,353	1,615,410
AMERICAN SECURITY LIFE INS CO	TX	115,642,092	98,780,892	16,861,200	(1,163,054)	406,616	33,084	1,328	359

TABLE I
CONDITION AND GENERAL OPERATIONS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1988

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	KANSAS			
						LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS	A & H PREMS RECEIVED	A & H CLAIMS PAID
AMERICAN SERVICE LIFE INS CO	TX	24,619,409	14,469,658	10,149,751	953,884	0	0	190,315	29,254
AMERICAN SKANDIA LIFE ASSURANCE CO	CT	10,691,870	836,708	9,966,437	(1,031,622)	0	0	0	0
AMERICAN STANDARD LIFE & ACC INS CO	OK	78,628,094	72,903,664	5,725,230	2,537,318	48,568	19,011	119,609	31,262
AMERICAN STATES LIFE INS CO	IN	213,178,094	170,851,184	42,345,307	7,042,140	1,530,001	559,598	250,574	103,305
AMERICAN TRANSCONTINENTAL LIFE INS	AZ	6,848,627	1,719,033	5,129,594	155,826	0	0	0	0
AMERICAN TRAVELERS ASSURANCE CO	IA	4,719,488	1,186,677	3,532,810	(25,295)	0	0	0	0
AMERICAN UNDERWRITERS LIFE INS CO	AZ	13,545,311	10,509,951	3,035,359	1,914	0	0	0	0
AMERICAN UNION LIFE INS CO	IL	32,710,601	16,520,554	16,198,047	2,093,487	2,559	6,879	33,633	32,165
AMERICAN UNITED LIFE INS CO	IN	3,360,588,881	3,158,586,696	121,702,397	9,877,143	4,891,612	2,716,898	3,120,545	1,629,151
AMERICAN VANGUARD LIFE INS CO	IA	115,223,212	109,034,097	6,188,315	(1,998,233)	0	0	0	0
AMERICAN WOODMENS LIFE INS CO	CO	5,136,991	5,098,576	238,617	(591,355)	97,714	153,500	0	0
AMERICAN-AMICABLE LIFE INS CO OF TX	TX	136,361,480	88,899,644	17,461,836	740,839	251,659	58,756	0	0
AMERITAS LIFE INS CORP	NE	1,170,686,726	1,066,709,387	94,816,411	8,665,510	2,538,889	2,585,013	1,084,354	1,939,684
AMERITAS VARIABLE LIFE INS CO	NE	11,265,467	256,543	10,458,834	(312,456)	580	0	0	0
AMEX LIFE ASSURANCE CO	CA	762,793,699	612,179,650	150,614,049	48,148,623	635,299	232,694	1,341,598	260,132
AMICA LIFE INS CO	RI	91,287,057	73,916,123	17,371,734	869,173	8,551	0	0	0
AMOCO LIFE INS CO	NE	250,465,354	236,839,842	13,625,513	(5,689,711)	2,126,020	688,747	131,230	206,770
ANCHOR NATIONAL LIFE INS CO	CA	1,948,815,838	1,868,997,054	70,062,230	19,692,544	4,051,816	6,369,977	0	0
APPALACHIAN NATIONAL LIFE INS CO	VA	42,931,044	40,305,360	2,895,684	(1,601,697)	2,047	0	1,679	93
ARCADIA NATIONAL LIFE INS CO	AZ	54,110,075	35,607,811	18,501,064	3,291,717	108,679	105,914	61,329	32,539
ASSOCIATED DOCTORS H & L INS CO	AL	53,120,761	22,649,515	30,671,246	3,702,104	371	2,668	34,634	14,554
ASSOCIATES FINANCIAL LIFE INS CO	TN	635,729,110	376,149,577	259,579,533	44,610,634	1,148,028	181,008	676,036	215,358
ASSOCIATES LIFE INS CO	IN	36,075,968	19,261,411	16,814,557	1,379,132	7,153	0	75,111	77,469
ASSOCIATION LIFE INS CO OF DC	WI	143,028,951	104,399,279	38,629,272	2,717,365	298,833	155,080	5,046,972	4,580,898
ASSURED INVESTORS LIFE CO	CA	18,521,664	1,525,934	16,995,730	762,567	0	0	0	0
ATLANTA LIFE INS CO	GA	133,063,101	102,797,422	31,065,679	(988,151)	78,264	51,860	19,116	7,739
ATLAS LIFE INS CO	OK	57,743,094	49,972,767	7,771,127	(784,058)	644,765	303,993	365,165	195,712
AUTO CLUB LIFE INS CO	MI	26,120,430	17,739,400	8,381,029	(896,966)	805	0	0	0
BALBOA LIFE INS CO	CA	262,930,160	173,414,644	89,515,516	17,299,034	130,516	127,108	109,672	51,401
BANKERS LIFE & CAS CO	IL	1,577,751,507	1,408,370,662	169,380,845	49,236,289	1,098,701	1,149,059	13,524,744	9,950,479
BANKERS MUTUAL LIFE INS CO	IL	99,342,130	86,178,992	13,163,140	1,354,248	538,700	150,838	0	0
BANKERS NATIONAL LIFE INS CO	NJ	590,790,167	362,323,015	227,500,208	262,564	178,657	160,944	0	0
BANKERS SECURITY LIFE INS SOCIETY	PA	124,189,319	210,956,662	29,297,730	(433,515)	238,660	171,884	57,610	68,406
BANKERS UNITED LIFE ASSURANCE CO	IA	664,198,300	427,543,221	36,655,081	2,028,270	108,090	120,047	275,224	179,269
BANNER LIFE INS CO	MD	430,708,142	373,138,998	53,857,909	5,805,886	356,135	343,340	0	0
BCS LIFE INS CO	IL	76,946,978	35,165,447	41,781,530	2,806,310	1,097	0	70,383	44,035
BENEFICIAL LIFE INS CO	UT	799,513,675	726,353,624	66,439,637	4,305,052	387,941	46,425	111	0
BENEFICIAL STANDARD LIFE INS CO	CA	1,000,845,439	925,398,297	75,447,142	8,784,345	9,709	28,163	45,950	48,377
BENEFIT TRUST LIFE INS CO	IL	292,118,377	242,092,241	49,226,136	1,433,839	535,301	209,781	7,094,127	6,138,684
BERKSHIRE LIFE INS CO	MA	646,321,309	504,317,563	37,385,694	2,987,909	0	0	0	0
BEST LIFE ASSURANCE CO OF CA	CA	7,464,874	4,874,048	2,590,826	219,726	716	0	17,702	16,247
BORTHERS LIFE INS CO	MO	5,234,342	992,589	4,241,753	161,259	11,817	1,711	0	0
BOSTON MUTUAL LIFE INS CO	MA	269,720,386	246,984,681	22,655,705	268,400	229,734	55,658	170,565	42,161
BRADFORD NATIONAL LIFE INS CO	KY	136,041,518	120,801,886	15,239,632	227,890	152,671	98,742	6,530	0
BROOKFIELD INTERNATIONAL LIFE INS CO	NH	14,923,669	8,789,710	6,133,959	634,971	1,521	6,251	265	13,050
BUSINESS MENS ASSURANCE CO OF AM	MO	873,577,985	746,392,349	127,185,636	12,467,022	6,531,404	5,303,406	12,547,746	9,701,110
CALIFORNIA PACIFIC LIFE INS CO	CA	3,809,556	3,933,927	(124,371)	(1,463,367)	12,151	0	85,141	39,993
CALIFORNIA WESTERN STATES LIFE IN CO	CA	810,532,198	638,998,981	145,333,840	16,263,423	13,682	19,906	1,065	1,813
CAPITAL RESERVE LIFE INS CO	MO	23,661,743	10,648,629	12,973,315	1,094,677	1,129	361	0	0
CAPITOL AMERICAN LIFE INS CO	AZ	107,770,355	81,041,610	26,728,945	1,998,082	162	0	5,293,089	1,022,389
CAPITAL BANKERS LIFE INS CO	OK	290,329,697	267,592,404	22,737,293	(2,612,817)	534,176	286,512	0	0
CAPITOL LIFE INS CO	CO	1,910,327,865	1,605,657,806	64,060,309	40,297,049	111,035	1,604,766	0	0
CARILLON LIFE INS CO	OH	7,157,606	911,091	6,246,515	4,040,437	0	0	0	0
CELTIC LIFE INS CO	RI	105,838,872	73,918,880	31,919,992	(11,111,161)	16,954	0	465,094	282,766
CENTRAL BENEFITS NATL LIFE INS CO	IN	10,195,504	7,104,588	3,090,916	(545,103)	32	0	2,884	2,513

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1980

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	KANSAS LIFE PREMIUMS RECEIVED	KANSAS LIFE CLAIMS & BENEFITS	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES PAID
CENTRAL LIFE ASSURANCE CO	IA	1,918,027,432	1,815,541,861	102,485,570	(16,183,641)	2,862,943	2,925,557	1,624,471	1,514,027
CENTRAL NATIONAL LIFE IN CO OF OMAHA	NE	395,149,254	203,527,408	166,439,400	24,110,516	967,126	224,298	435,366	157,574
CENTRAL RESERVE LIFE OF N AM INS CO	OH	43,562,456	28,385,131	15,177,327	2,065,830	27,030	15,000	870,652	990,183
CENTRAL SECURITY LIFE INS CO	TX	16,305,197	11,382,170	4,923,027	548,221	25,676	16,763	8,685	7,355
CENTRAL STATES H & L CO OF OMAHA	NE	117,725,508	90,314,509	27,410,999	(2,750,479)	1,810,640	167,353	2,538,797	660,720
CENTRAL UNITED LIFE INS CO	LA	43,630,740	36,658,047	6,972,693	607,698	963,139	664,511	8,642	1,363
CERTIFIED LIFE INS CO	MO	253,051,249	116,728,091	136,323,158	31,040,367	270,869	35,951	364,357	58,335
CERTIFY LIFE OF AMERICA	IA	1,037,510,604	953,391,909	71,412,384	5,716,649	3,553,302	1,130,878	23,328	14,533
CERTIFIED LIFE INS CO	CA	117,686,733	76,340,595	41,346,138	7,337,476	1,328	0	231,719	112,067
CHARTER NATIONAL LIFE INS CO	MO	921,740,693	839,350,879	36,740,542	6,120,560	1,182,296	693,181	0	0
CHARTERED PROTECTIVE LIFE INS CO	CA	100,836,743	75,850,522	24,988,221	3,241,107	402,926	123,344	367,277	141,085
CHASE NATIONAL LIFE INS CO	MO	30,641,558	21,359,982	9,321,576	881,373	11,352	2,147	0	0
CHRYSLER LIFE INS CO	MI	135,552,522	114,175,590	21,376,932	(3,069,354)	695,775	131,675	109,617	72,823
CIGNA LIFE INS CO	CT	13,778,010	6,586,106	7,191,912	271,089	0	0	0	0
CINCINNATI LIFE INS CO	OH	369,298,651	234,272,677	135,025,774	20,923,240	498,028	163,096	16,826	511,142
CM LIFE INS CO	CT	413,665,514	383,001,246	30,664,268	4,280,728	1,686,764	272,639	0	19
COLLEGE LIFE INS CO OF AMERICA	IN	202,396,490	178,218,438	24,178,252	3,043,004	140,325	170,642	1,229	2,328
COLONIAL LIFE REINSURANCE CO	CT	207,135,671	167,163,440	39,972,231	13,455	0	0	0	0
COLONIAL LIFE INS CO OF AMERICA	SC	461,212,109	413,898,750	47,313,359	5,852,764	22,688	7,096	0	172
COLONIAL LIFE & ACCIDENT INS CO	SC	315,473,164	223,751,880	91,721,284	17,875,730	319,098	80,588	1,755,983	697,556
COLONIAL PENN ANNUITY AND LIFE INS C	DE	43,020,706	34,703,540	8,317,166	(1,996,173)	0	0	0	0
COLONIAL PENN LIFE INS CO	PA	603,757,729	453,027,376	113,592,831	12,538,843	951,432	577,799	1,514,338	1,123,877
COLORADO BANKERS LIFE INS CO	CO	32,261,721	25,388,939	6,872,782	890,414	53,176	256	0	0
COLUMBIA GENERAL LIFE INS CO	IN	10,557,825	6,846,833	3,710,992	43,222	0	0	0	0
COLUMBIA UNIVERSAL LIFE INS CO	TX	62,214,179	35,492,568	6,721,611	171,422	1,233	1,196	0	0
COLUMBIAN MUTUAL LIFE INS CO	NY	247,348,089	220,093,214	18,254,875	632,037	3,012	0	0	0
COLUMBINE LIFE INS CO	CO	11,219,443	395,100	10,824,341	550,954	0	0	0	0
COLUMBINE MUTUAL LIFE INS CO	CO	1,038,705,721	984,090,080	54,615,837	(7,154,542)	331,544	167,038	630	74
COMBINED SECURITY LIFE INS CO	OK	9,639,279	2,052,644	7,186,635	(102,307)	0	0	0	0
COMBINED INS CO OF AMERICA	IL	1,832,238,288	1,288,489,854	539,247,276	166,424,215	939,878	567,753	5,983,487	2,321,534
COMMERCIAL LIFE INS CO	WI	330,267,652	272,509,735	47,757,916	31,393,487	103,538	149,517	279,830	270,899
COMMERCIAL TRAVELERS MUTUAL INS CO	NY	25,170,026	18,715,732	6,454,274	216,716	0	0	47,883	6,291
COMMERCIAL UNION LIFE INS CO OF AM	OH	336,516,845	309,874,784	26,644,061	2,091,430	983,012	166,440	20,803	10,364
COMMONWEALTH LIFE INS CO	KY	3,305,678,692	3,104,166,111	188,085,712	17,229,636	28,976	179,973	1,954	650
COMMONWEALTH LIFE & ACCIDENT INS CO	MO	132,909,884	87,101,780	45,808,184	3,144,669	48,573	16,735	5,477	0
COMMONWEALTH NATIONAL LIFE INS CO	MO	11,522,919	6,383,062	5,139,857	344,757	72	0	91,972	24,092
COMPANION LIFE INS CO	SC	23,773,813	9,330,198	7,453,758	1,254,723	951,172	250,000	89,323	323
CONFEDERATION LIFE INS CO OF NA	NE	2,666,830,656	2,576,675,163	30,048,704	(91,689,842)	0	0	0	0
CONFEDERATION LIFE INS & ANNUITY CO	GA	64,694,012	51,539,177	13,154,835	3,117,613	12,794	0	0	0
CONNECO LIFE INS CO	AZ	15,306,185	7,983,149	7,323,039	2,040,091	123	0	27,535	0
CONNECTICUT GENERAL LIFE INS CO	CT	31,095,471,471	20,910,737,783	1,423,030,797	280,979,194	4,793,011	2,643,888	10,114,016	9,993,686
CONNECTICUT MUTUAL LIFE INS CO	CT	10,834,980,285	9,650,617,924	361,241,126	3,395,078	7,651,617	5,382,643	910,263	93,639
CONNECTICUT NATIONAL LIFE INS CO	NJ	364,362,692	353,604,488	10,758,216	(19,224,113)	362,644	14	81,753	68,751
CONSTITUTION LIFE INS CO	IL	342,163,844	297,423,244	44,740,599	12,104,889	37,489	31,010	0	0
CONSUMER BENEFIT LIFE INS CO	VA	27,564,927	17,191,398	10,373,529	(2,110,621)	0	0	0	0
CONTINENTAL AMERICAN LIFE INS CO	SC	473,526,641	392,932,892	72,070,833	3,589,150	137,048	37,877	43,331	65,828
CONTINENTAL ASSURANCE CO	IL	7,288,168,262	2,689,311,884	634,871,833	80,048,896	1,339,145	2,681,834	13,648,883	12,426,742
CONTINENTAL GENERAL INS CO	NE	64,983,422	50,998,138	14,385,283	(99,346)	323,839	84,772	1,711,746	1,899,178
CONTINENTAL LIFE INS CO	TN	64,827,850	52,818,297	12,009,553	3,048,983	286	0	953	3,244
CONTINENTAL LIFE & ACCIDENT CO	ID	54,531,289	39,093,289	15,438,000	3,408,113	6,331	5,810	10,941	9,689
CONTINENTAL MEDICAL LIFE INS CO	LA	102,444,880	101,991,634	20,453,846	2,252,481	275,274	284,973	108,801	48,340
CONVEST INVESTORS LIFE INS CO	IL	271,858,128	259,686,636	11,451,892	1,707,698	31,794	498	0	0
COUNTY LIFE INS CO	IL	1,628,358,737	1,461,431,788	209,929,238	22,230,526	103,154	73,938	53,963	13,977
CREDIT LIFE INS CO	OH	288,975,295	198,314,877	68,661,218	1,398,744	262,631	98,628	189,389	81,174
CROWN AMERICA LIFE INS CO	KY	174,875,534	27,305,041	23,649,421	(1,984,581)	5,880	0	0	0

TABLE I
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1990

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	KANSAS LIFE PREMIUMS RECEIVED	KANSAS LIFE CLAIMS & BENEFITS	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES PAID
CROWN LIFE INS CO OF MO	MO	4,184,199,008	4,141,553,682	11,945,660	(140,179,550)	841,850	115,431	776,690	1,082,861
CUBIS INS SOCIETY INC	WI	306,791,740	200,755,077	106,036,662	10,354,133	0	0	1,973,760	1,709,694
CUNA MUTUAL INS SOCIETY	WI	961,986,961	760,976,878	201,010,083	1,998,667	8,141,743	2,895,476	2,398,810	1,115,370
DELAWARE AMERICAN LIFE INS CO	DE	88,301,183	76,807,292	11,493,891	(11,271,510)	182,142	0	0	46,841
DELTA LIFE & ANNUITY CO	AR	344,091,065	320,279,834	24,211,231	1,965,049	110,467	111,831	0	0
DELTA SERVICE PLANS INS CO	IL	10,124,711	6,256,662	3,868,049	40,936	0	0	0	0
DIXIE NATIONAL LIFE INS CO	MS	35,590,538	31,309,168	4,281,370	(145,597)	15,861	0	15,039	18,455
DREYFUS CONSUMER LIFE INS CO	CT	7,845,622	106,007	7,739,615	123,294	0	0	0	0
DREYFUS LIFE INS CO	NY	14,679,165	5,468,314	9,210,851	559,435	99	0	0	0
DURHAM LIFE INS CO	NC	767,116,417	679,383,888	69,153,732	(3,775,617)	40,953	23,857	379,715	111,142
EMPIRE LIFE INS CO	NE	4,727,166	1,887,997	2,839,168	(73,926)	0	0	0	0
EMPLOYEES LIFE CO MUTUAL	IL	61,980,222	36,873,542	5,106,680	345,993	557,617	60,427	6,469	1,470
EMPLOYERS HEALTH INS CO	WI	288,710,467	141,409,955	123,882,287	(5,587,217)	130,779	71,000	3,009,100	2,536,139
EMPLOYERS LIFE INS CO OF WAUSAU	WI	603,404,116	519,736,819	66,117,232	7,477,587	165,146	522,605	3,078	0
EMPLOYERS MUTUAL LIFE CO	IA	60,264,105	54,008,825	6,235,484	(151,663)	640,898	334,088	13,582	13,928
EQUITABLE LIFE ASR SOC OF THE US	NY	50,415,470,807	36,035,614,321	1,312,774,261	74,639,606	10,458,554	46,986,116	5,537,482	3,964,955
EQUITABLE LIFE INS CO	VA	428,048,753	317,751,868	110,297,285	17,516,555	4,391	3,249	69	0
EQUITABLE LIFE INS CO OF IOWA	IA	1,420,335,996	1,267,469,693	98,950,056	14,608,623	866,436	1,144,752	4,304	25,469
EQUITABLE OF COLORADO INC	CO	219,079,939	193,766,565	25,313,374	(2,076,711)	8,551,392	343	0	0
EQUITABLE VARIABLE LIFE INS CO	NY	7,832,293,093	6,398,562,607	446,917,174	64,749,824	17,331,474	5,935,793	0	0
EXECUTIVE FUND LIFE INS CO	AR	210,537,279	193,676,442	16,860,837	1,070,098	78,272	25,530	2,965,421	577,142
EXECUTIVE LIFE INS CO	CA	12,801,739,575	12,468,982,352	334,757,223	191,316,933	12,028,885	5,860,157	0	0
FAMILY BENEFIT LIFE INS CO	MO	20,957,288	18,337,214	2,620,074	298,361	174,851	124,537	0	0
FAMILY GUARDIAN LIFE INS CO	AZ	164,755,801	39,698,146	125,057,655	18,828,673	26,972	28,806	107	0
FAMILY LIFE INS CO	WA	2,426,172,335	2,175,762,149	115,291,527	9,511,312	4,327,818	544,666	93,081	20,520
FAMILY SERVICE LIFE INS CO	TX	392,902,357	360,428,851	32,473,506	(222,956)	1,126,177	84,022	0	0
FARMERS NEW WORLD LIFE INS CO	WA	1,753,681,672	950,997,199	410,695,002	65,728,170	4,798,013	1,189,544	716,160	530,564
FARMERS & TRADERS LIFE INS CO	NY	172,880,946	160,565,844	12,315,102	363,087	39,158	50,092	15,379	14,036
FARMLAND LIFE INS CO	IA	101,604,683	65,968,428	35,636,255	1,062,019	1,472,285	975,056	2,089,686	2,201,073
FARMLIFE AMERICAN ASSURANCE CO	OR	27,298,057	11,149,316	16,149,541	204,171	1,502	0	243,536	65,842
FEDERAL HOME LIFE INS CO	IN	728,144,071	627,950,380	100,193,691	15,424,636	109,137	667,413	4,789,554	2,330,765
FEDERAL KEMPER LIFE ASSURANCE CO	IL	1,770,800,818	1,644,345,750	113,983,822	10,230,903	5,333,971	1,777,375	0	0
FEDERAL LIFE INS CO (MUTUAL)	IL	174,146,871	134,948,458	34,013,553	(216,376)	7,038	17,304	1,170	0
FEDERATED LIFE INS CO	MN	257,601,272	190,907,276	66,773,996	7,139,327	1,763,543	811,497	192,245	34,821
FIDELITY BANKERS LIFE INS CO	VA	2,318,641,544	2,251,562,864	67,058,680	18,642,559	11,862,884	1,132,765	188	0
FIDELITY GENERAL LIFE INS CO	PA	5,758,189	190,897	5,567,292	40,282	0	0	0	0
FIDELITY INVESTMENTS LIFE INS CO	PA	10,612,622	478,096	5,181,351	(386,259)	0	0	0	0
FIDELITY LIFE ASR	IL	249,622,729	149,280,978	100,421,751	4,578,226	95,434	207,070	0	0
FIDELITY MUTUAL LIFE INS CO	PA	1,100,125,972	1,029,321,960	64,210,652	3,981,438	255,869	217,790	10,352	0
FIDELITY SECURITY LIFE INS CO	MO	128,822,222	110,239,143	18,583,079	1,814,252	273,752	84,436	658,974	604,870
FIDELITY STANDARD LIFE INS CO	DE	129,249,901	116,838,863	12,063,283	452,154	0	1,994	0	0
FIDELITY UNION LIFE INS CO	TX	706,426,664	560,655,360	145,771,304	12,139,859	1,541,719	699,940	0	0
FIDELITY & GUARANTY LIFE INS CO	MD	2,307,790,448	2,138,867,335	168,923,113	(113,370,949)	12,335,425	1,743,214	122,204	78,327
FINANCIAL HORIZONS LIFE INS CO	OH	56,576,577	7,473,727	49,000,650	71,165	0	0	0	0
FIRST CAPITAL LIFE INS CO	CA	4,069,408,583	3,530,758,099	88,268,667	22,091,866	2,035,394	2,111,980	0	0
FIRST COLONY LIFE INS CO	VA	3,178,167,259	2,968,731,362	209,435,897	48,963,241	4,380,880	2,801,757	52	0
FIRST CONTINENTAL LIFE & ACC INS CO	VT	135,945,722	126,266,179	9,679,543	2,942,424	28,032	42,839	1,258	1,251
FIRST DELAWARE LIFE INS CO	DE	93,279,541	85,166,769	8,112,772	1,422,923	1,886,080	9,144	0	0
FIRST INTERNATIONAL LIFE INS CO	MA	66,538,453	47,959,322	18,579,131	1,747,914	1,318	0	0	0
FIRST LIFE ACE CO	IN	194,295,345	90,699,842	11,276,016	(11,603,063)	369,670	430,625	179,916	167,919
FIRST NATIONAL LIFE INS CO OF AM	GA	36,295,115	30,578,769	5,716,346	1,665,995	14,236	3,500	0	0
FIRST PENN-PACIFIC LIFE INS CO	PA	364,933,923	330,963,921	33,970,002	10,513,675	3,256,499	2,229,045	0	0
FIRST VARIABLE LIFE INS CO	AR	215,146,200	176,004,854	37,223,097	1,261,946	2,253,362	3,126,286	0	0
FIRSTBANK STANDARD LIFE INS CO	IN	83,830,732	77,391,388	6,439,344	4,475,393	10,309	7,192	87	2,438
FORD LIFE INS CO	MI	236,527,960	194,102,846	42,425,122	8,458,842	2,183,948	535,066	2,048,512	519,912

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1980

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	KANSAS LIFE PREMIUMS RECEIVED	KANSAS LIFE CLAIMS & BENEFITS	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES PAID
FIRSTMONT LIFE INS CO	KY	80,156,552	65,598,837	14,557,715	(5,197,735)	16,039	36,450	6,304	18,529
FIRSTMORTGAGE LIFE INS CO	IN	92,802,872	86,022,812	6,780,060	747,141	696,428	19,761	0	0
FORT DEARBORN LIFE INS CO	IL	110,833,664	84,904,649	25,927,979	1,697,914	180,309	106,312	48,005	24,205
FRANKLIN LIFE INS CO	IL	4,229,606,112	3,662,120,705	526,400,000	83,780,165	6,444,793	3,743,320	311,387	187,716
FRANKONA AMERICA LIFE REASSURANCE CO	OK	44,926,031	19,807,728	25,118,303	(493,225)	0	0	0	0
FREEDOM LIFE INS CO OF AMERICA	MS	4,979,746	861,673	4,118,073	572,870	0	0	0	0
FRONTIER INS CO	NY	26,078,893	21,897,543	4,181,344	299,502	26,772	18,340	0	0
FRONTIER NATIONAL LIFE INS CO	OH	4,374,860	120,614	4,254,246	232,412	0	0	0	0
GARDEN STATE LIFE INS CO	NJ	116,021,484	98,530,812	17,490,672	(4,356,658)	32,216	0	9,513	441
GEICO ANNUITY & INS CO	DE	9,094,349	579,307	8,515,042	2,310,912	479	0	0	0
GENERAL AMERICAN LIFE INS CO	MO	40,455,178	32,639,236	7,815,943	3,171,868	0	0	0	0
GENERAL AMERICAN LIFE & ANNUITY	MO	40,455,178	32,639,236	7,815,943	3,171,808	0	0	0	0
GENERAL FIDELITY LIFE INS CO	CA	99,752,435	43,476,017	56,276,418	2,159,836	0	0	0	0
GENERAL LIFE INS CORP OF WI	WI	89,342,149	79,111,943	10,230,206	(68,393)	103,195	35,106	0	0
GENERAL REASSURANCE CORP	CT	688,042,686	534,970,844	153,071,756	26,743,708	0	0	0	0
GENERAL SERVICES LIFE INS CO	IA	300,468,592	296,276,017	4,192,573	(4,423,283)	832,152	54,151	0	0
GEORGIA INTERNATIONAL LIFE INS CO	GA	223,793,614	205,966,482	17,827,132	(4,601,441)	14,669	2,054	53,118	19,397
GERBER LIFE INS CO	NY	52,043,094	40,225,543	11,817,551	135,334	122,673	31,157	21,277	38,383
GLOBE LIFE AND ACCIDENT INS CO	DE	539,386,410	338,333,484	201,052,926	148,889,595	3,955,181	1,816,476	2,233,234	1,631,654
GLOBE LIFE INS CO	IL	863,081,605	766,130,520	96,951,085	43,995,616	2,813,670	917,373	2,664,235	669,373
GNA LIFE INS CO	WA	750,044,451	700,958,898	49,085,553	5,669,113	13,175	29,739	0	0
GOLDEN AMERICAN LIFE INS CO	DE	10,204,854	675,621	9,529,233	(154,669)	0	0	0	0
GOLDEN RULE INS CO	IL	367,579,086	326,082,627	41,496,459	(14,722,960)	223,838	10,000	2,937,454	1,692,673
GOLDEN STATE MUTUAL LIFE INS CO	CA	116,817,960	110,754,043	6,063,917	(1,000,989)	0	0	0	0
GOVERNMENT PERSONNEL MUTUAL L INS CO	TX	303,971,994	281,533,219	22,438,776	1,783,321	188,796	142,307	0	0
GREAT AMERICAN RESERVE INS CO	TX	737,080,998	644,562,637	61,990,328	5,337,673	147,475	178,120	100,639	117,817
GREAT SOUTHERN LIFE INS CO	TX	872,400,199	755,400,199	117,000,000	55,447,039	1,066,834	470,722	0	0
GREAT WEST LIFE ASSURANCE CO	NJ	7,478,775,390	7,397,467,571	81,597,564	(108,273,688)	27,643,252	1,518,346	507,877	300,103
GROUPAMERICA INS CO	CT	68,238,118	30,313,762	37,924,356	(5,917,091)	25,329	0	129,350	28,718
GUARANTEE AMERICAN LIFE CO	NE	3,363,758	72,698	3,291,060	223,930	0	0	0	0
GUARANTEE MUTUAL LIFE CO	NE	575,024,136	526,941,482	48,084,654	1,008,921	2,716,147	2,344,145	809,772	536,166
GUARANTEE RESERVE LIFE INS CO	IN	75,652,907	59,855,630	15,797,277	4,729,556	383,046	148,308	28,926	18,553
GUARANTEE SECURITY LIFE INS CO	FL	921,330,115	866,773,123	54,556,992	25,353,122	2,904,256	2,831,292	0	0
GUARANTEE TRUST LIFE INS CO	IL	135,736,763	113,683,094	22,253,669	(980,370)	102,122	109,519	134,034	52,386
GUARANTY INCOME LIFE INS CO	LA	78,539,865	70,636,606	7,903,259	355,594	140,713	500	0	0
GUARDIAN INS & ANNUITY CO INC	DE	1,065,203,852	72,780,961	70,183,204	1,296,263	223,055	35,750	0	0
GUARDIAN LIFE INS CO OF AMERICA	NY	4,618,350,888	4,216,955,881	401,395,007	11,569,080	2,468,713	970,779	2,094,575	1,626,742
GULF ATLANTIC LIFE INS CO	TX	52,353,793	36,882,076	15,471,718	(789,772)	168,870	71,671	76,389	6,566
GULF LIFE INS CO	FL	1,405,677,180	1,092,019,049	313,658,131	47,705,475	6,507	8,182	10	5
HARTFORD LIFE INS CO	CT	6,222,233,468	4,331,881,252	178,185,640	21,790,540	613,848	2,354,402	1,624,597	1,491,626
HARTFORD LIFE & ACCIDENT INS CO	CT	1,431,251,567	1,154,618,976	276,632,591	2,099,023	1,046,390	550,267	571,571	189,553
HARVEST LIFE INS CO	OH	250,653,427	229,383,072	21,270,355	5,913,056	245,915	238,054	1,4.1,139	1,349,037
HAWKEYE NATIONAL LIFE INS CO	IA	46,444,996	41,053,406	5,391,590	(193,747)	290,007	21,722	88	0
HEALTH AND LIFE INS CO OF AMERICA	CO	5,488,669	691,208	4,797,460	98,382	0	0	0	0
HEALTH INS OF VERMONT INC	VT	8,017,112	4,323,168	3,693,944	211,079	0	0	3,451	0
HERITAGE LIFE INS CO	AZ	95,023,098	76,727,922	18,295,176	717,721	27,811	44,384	17,114	13,490
HOME LIFE FINANCIAL ASSURANCE CORP	FL	188,027,831	160,938,027	27,089,804	3,385,322	187,940	116,362	0	0
HOME LIFE INS CO	NY	4,034,519,873	3,846,190,829	132,780,453	5,897,593	1,999,599	1,044,632	294,274	259,635
HOME OWNERS LIFE INS CO	IL	24,054,777	14,699,796	9,354,981	512,361	0	0	0	0
HOMESTEADERS LIFE CO	IA	63,778,810	60,619,880	3,158,933	287,093	491,522	158,568	0	0
HORACE MANN LIFE INS CO	IL	1,465,163,700	1,290,720,408	87,993,993	10,729,660	1,163,497	1,090,190	9,156	4,258
HOWARD LIFE INS CO	CO	31,468,870	27,681,268	3,787,602	883,097	239,087	77,637	0	0
HUDSON LIFE REASSURANCE CORP	FL	52,450,955	38,291,473	14,159,482	249,457	0	0	0	0
HUMANA INS CO	KY	55,378,635	48,489,934	6,888,701	(1,845,091)	65	0	16,530	(138,032)
IDEALIFE INS CO	NE	6,490,955	1,216,734	5,274,221	48,081	0	0	0	0

TABLE I
DISTRIBUTION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1988

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	KANSAS LIFE PREMIUMS RECEIVED	KANSAS LIFE CLAIMS & BENEFITS	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES PAID
IDS LIFE INS CO	MN	10,771,453,611	8,631,828,600	256,394,359	74,054,641	29,233,115	7,092,567	380,869	165,789
INA LIFE INS CO	CN	292,047,272	253,629,903	38,417,369	7,330,584	774,770	326,748	6,591	10
INDIANAPOLIS LIFE INS CO	IN	788,900,244	719,628,202	68,334,572	(1,489,858)	2,111,323	630,539	186,351	9,171
INDIANAPOLIS LIFE PENSION & INS CO	IN	62,730,703	52,781,373	9,949,331	551,335	171,246	54,987	0	0
INDIVIDUAL ASSUR CO LIFE HEALTH &ACC	MO	21,494,980	16,253,929	5,241,051	544,229	2,115,755	496,696	1,290,072	184,687
INTERIM LIFE INS CORP	NC	731,469,958	638,970,530	92,499,428	23,697,220	3,838,834	326,498	44,014	32,084
INTEGRATED RESOURCES LIFE INS CO	IA	3,086,583,600	1,768,355,760	78,865,716	1,719,781	13,915,704	3,407,843	0	0
INTEGRITY LIFE INS CO	AZ	1,090,882,672	1,051,175,926	29,475,650	(5,022,984)	197,223	165,070	(21,289)	38,722
INTERFAITH LIFE INS CO	PA	89,823,942	81,720,145	8,103,799	951,643	0	0	0	0
INTERNATIONAL FINANCIAL SVC LIFE I C	IL	13,468,233	11,253,744	2,214,489	871,908	17,388	0	0	0
INTER-AMERICAN INS CO OF IL	IL	112,668,180	99,737,626	11,662,682	200,051	263,906	118,326	0	0
INTER-STATE ASSURANCE CO	IA	95,280,101	71,844,690	23,435,411	(14,727,130)	551,313	73,467	0	0
INVESTORS GUARANTY LIFE INS CO	CA	77,601,326	53,910,611	23,690,715	2,146,231	93,567	81,916	639	645
INVESTORS HERITAGE LIFE INS CO	KY	107,370,189	94,908,221	12,461,968	3,488,319	258,637	73,778	0	0
INVESTORS LIFE INS CO NORTH AMERICA	PA	859,634,536	350,955,769	27,233,000	(461,568)	497,289	1,215,554	0	0
INVESTORS LIFE INS CO OF NEBRASKA	SD	59,633,792	38,590,046	21,043,746	2,901,813	94,700	48,904	66	0
INVESTORS TRUST ASSURANCE CO	IN	12,189,502	7,314,080	4,875,422	492,992	0	0	0	0
ITT LIFE INS CORP	AZ	507,104,324	297,434,861	209,669,463	713,445	225,034	180,763	22,009	16,971
ITT LYNDON LIFE INS CO	MO	609,351,137	497,379,482	111,971,655	2,388,940	405,618	55,818	515,854	62,338
JACKSON NATIONAL LIFE INS CO	MI	5,623,519,603	5,382,797,956	240,721,647	49,057,788	31,514,182	5,695,590	0	0
JC PENNEY LIFE INS CO	VT	617,777,936	562,080,391	55,697,543	38,838,811	602,887	179,625	543,698	330,389
JEFFERSON NATL LIFE INS CO	IN	500,766,073	457,459,605	42,966,426	3,288,321	921,163	201,232	8,490	(675)
JEFFERSON PILOT PENSION LIFE INS CO	NC	3,340,282	134,386	3,205,896	209,956	0	0	0	0
JEFFERSON-PILOT LIFE INS CO	NC	3,590,606,674	2,849,713,231	701,310,978	61,956,364	339,331	491,185	1,785,836	1,550,216
JOHN ALDEN LIFE INS CO	WI	2,066,457,043	1,994,886,568	71,570,475	29,406,479	706,173	2,106,455	2,719,004	1,729,043
JOHN DEERE LIFE INS CO	IL	261,607,567	226,533,790	35,073,777	4,685,872	80,324	36,553	2,186	3,546
JOHN HANCOCK MUTUAL LIFE INS CO	MA	28,315,206,829	24,663,994,313	1,092,382,193	179,115,958	4,305,033	8,526,657	932,686	708,621
JOHN HANCOCK VARIABLE LIFE INS CO	MA	1,333,441,180	427,284,061	186,179,859	(16,000,804)	3,065,608	339,278	0	0
KANSAS CITY LIFE INS CO	MO	1,405,230,884	1,254,327,480	150,903,404	14,629,182	7,827,906	9,661,692	415,110	263,890
KANSAS CITY VARIABLE LIFE INS CO	MO	4,686,305	27,907	4,658,398	238,893	0	0	0	0
KEMPER INVESTORS LIFE INS CO	IL	4,645,844,565	4,056,149,525	75,669,587	14,473,899	2,408,439	2,061,564	0	0
KENNESAW LIFE & ACCIDENT INS CO	GA	17,062,796	10,543,991	6,518,805	(399,787)	2,332	3,319	0	0
KENTUCKY CENTRAL LIFE INS CO	KY	1,043,404,576	961,601,731	81,802,845	6,771,588	2,832,857	834,452	476	24,606
KEYSTONE PROVIDENT LIFE INS CO	RI	5,165,223,164	4,804,113,215	90,443,478	28,126,329	9,046,120	23,029	0	0
KOLB LIFE INS CO	AZ	3,012,027	377,184	2,634,843	131,999	0	0	0	0
LAFAYETTE LIFE INS CO	IN	394,449,280	364,400,432	30,048,848	1,813,535	1,119,232	491,023	17,833	0
LAYMEN NATIONAL LIFE INS CO	IN	38,771,920	34,635,048	4,136,872	(540,827)	246,726	114,062	496,508	68,825
LEGACY LIFE INS CO	NE	14,652,754	11,534,025	3,118,730	1,481	35,787	8,644	376,834	230,903
LIBERTY AMERICAN ASSURANCE CO	NE	14,027,621	7,434,176	6,593,445	833,125	0	0	0	0
LIBERTY LIFE ASSURANCE CO OF BOSTON	MA	1,065,429,825	879,646,738	34,092,067	(13,625,291)	46,128	158,816	632,819	664,035
LIBERTY LIFE INS CO	SC	971,608,433	890,803,266	80,805,167	15,441,666	568,498	135,297	71,055	6,491
LIBERTY NATIONAL LIFE INS CO	AL	2,814,223,231	1,968,942,928	845,280,303	90,987,228	101,569	74,576	5,790	12,418
LIFE ASSURANCE CO OF PENNSYLVANIA	PA	86,927,911	77,440,699	9,487,212	(2,594,495)	1,118	492,193	3	914
LIFE INS CO OF ARKANSAS	AR	13,363,646	2,594,982	10,768,664	3,033,422	0	0	0	0
LIFE INS CO OF GEORGIA	GA	1,492,799,076	1,270,257,627	185,711,321	3,278,350	15,780	3,038	363	43
LIFE INS CO OF ILLINOIS	IL	45,620,663	21,120,575	24,500,089	2,420,286	309	0	0	0
LIFE INS CO OF NORTH AMERICA	PA	1,384,079,426	918,660,561	403,970,757	50,900,999	642,795	679,974	3,060,612	1,934,724
LIFE INS CO OF THE SOUTHWEST	TX	645,524,753	612,917,178	32,607,573	(491,820)	1,326,236	543,796	23,223	6,465
LIFE INS CO OF VIRGINIA	VA	3,451,044,766	3,175,771,803	190,178,332	40,024,092	2,447,084	165,065	2,578	0
LIFE INVESTORS INS CO OF AMERICA	IA	1,616,328,238	1,513,381,795	102,946,449	4,318,389	944,810	229,911	1,396,511	896,736
LIFE OF INDIANA INS CO	IN	27,215,178	25,513,733	1,701,445	(1,460,019)	26,357	30,000	368,506	258,707
LIFE OF MID-AMERICA INS CO	IA	12,264,673	6,934,525	5,330,148	2,516,527	0	0	0	0
LIFE & HEALTH INS CO OF AMERICA	PA	16,455,733	12,065,352	4,390,381	430,965	512	0	2,812	0
LIFEMARK INS CO	CO	6,027,487	3,667,191	2,360,296	(3,014,753)	344,318	0	0	0
LINCOLN AMERICAN LIFE INS CO	TN	99,114,481	84,128,787	14,985,694	2,243,886	36,046	60,897	0	0

TABLE 1
CERTAIN AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1980

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	KANSAS LIFE PREMIUMS RECEIVED	KANSAS LIFE CLAIMS & BENEFITS	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES PAID
LINCOLN BENEFIT LIFE CO	NE	60,528,675	26,539,136	33,989,539	958,939	6,795,992	772,812	88,521	40,087
LINCOLN LIBERTY LIFE INS CO	NE	156,310,304	149,309,330	7,000,974	1,179,766	186,642	6,386	0	0
LINCOLN LIFE & CASUALTY CO	NE	52,831,938	45,626,714	7,205,224	(898,396)	15,956	4,727	27,900	22,853
LINCOLN MUTUAL LIFE INS CO	NE	66,381,104	54,812,956	11,568,228	808,524	689,311	230,122	3,051	200
LINCOLN MUTUAL LIFE & CAS INS CO	ND	19,716,139	17,823,928	1,892,211	(200,900)	3,525	7,885	853	0
LINCOLN NATIONAL LIFE INS CO	IN	5,687,358,633	4,590,874,993	663,758,542	51,930,151	2,371,014	2,136,970	3,368,059	2,491,787
LINCOLN NATIONAL LIFE REINSURANCE CO	IN	159,877,887	125,012,947	34,864,940	11,994,192	0	0	0	0
LINCOLN NATIONAL PENSION INS CO	IN	7,677,753,891	4,807,396,761	131,646,036	33,112,919	189,300	1,637,083	0	0
LINCOLN SECURITY LIFE INS CO OF CT	CT	10,743,586	4,492,615	6,250,973	487,417	560	0	0	0
LONE STAR LIFE INS CO	TX	190,494,830	176,306,612	14,188,218	5,830,050	100,388	73,032	481,361	429,380
LOUISIANA NATIONAL LIFE INS CO	LA	82,930,568	71,530,355	11,400,213	11,031,179	350	0	0	0
LOYAL AMERICAN LIFE INS CO	AL	177,157,515	155,760,793	21,388,722	2,310,630	246,203	136,107	548,899	304,839
LOYALTY LIFE INS CO	FL	148,430,979	135,520,026	12,910,953	(20,039,684)	108,227	20,092	26,397	185,155
LUTHERAN BROTHERHOOD VAR INS PROD CO	MN	22,082,568	1,108,830	9,169,046	(3,201,678)	4,806	0	0	0
MACCABEES MUTUAL LIFE INS CO	MI	821,724,873	659,476,598	92,883,786	(5,688,571)	1,432,306	745,061	330,099	32,305
MADISON NATIONAL LIFE INS CO INC	WI	64,929,680	44,676,616	20,253,064	(1,202,796)	3,601	4,133	113	0
MAIN LIFE INS CO	AZ	6,102,164	1,827,906	4,274,258	783,698	0	0	0	0
MANHATTAN LIFE INS CO	NY	669,604,229	631,106,154	38,498,075	5,366,539	806,213	1,019,643	0	0
MANHATTAN NATIONAL LIFE INS CO	MO	225,439,674	214,240,443	11,199,231	(678,634)	266,254	158,040	0	0
MANUFACTURERS LIFE INS CO	MI	9,308,228,354	8,875,404,229	233,375,663	(22,125,774)	3,344,479	2,667,657	239,618	85,708
MANUFACTURERS LIFE INS CO OF AMERICA	PA	49,214,762	5,978,432	36,671,190	3,508,249	2,139	20,196	0	0
MARK TWAIN LIFE INS CORP	OK	23,132,114	11,953,040	11,179,074	1,627,147	13,305	4,182	99,939	33,101
MARQUETTE NATIONAL LIFE INS CO	IL	431,973,506	403,658,757	28,314,749	5,568,358	0	0	0	0
MASSACHUSETTS GENERAL LIFE INS CO	MA	514,404,000	454,684,536	59,719,464	(464,069)	650,306	211,533	3,281	584
MASSACHUSETTS IND & LIFE INS CO	MA	789,375,185	435,979,221	353,395,964	100,905,384	0	0	0	0
MASSACHUSETTS MUTUAL LIFE INS CO	MA	22,404,070,293	19,398,328,398	1,017,166,562	50,780,046	12,160,502	8,685,546	1,315,036	1,481,980
MAXICARE LIFE & HEALTH INS CO	MO	8,409,943	3,953,531	4,456,412	1,179,041	0	0	0	0
MAYFLOWER NATIONAL LIFE INS CO	IN	32,984,293	29,028,129	3,956,164	968,203	90,987	3,621	108,812	2,832
MBL LIFE ASSURANCE CORP	ON	168,799,178	142,053,088	26,746,090	709,567	347,142	469,495	0	0
MEDICAL LIFE INS CO	OH	29,456,954	16,132,137	13,324,817	2,845,379	7,112	0	0	0
MEDICO LIFE INS CO	NE	38,284,091	31,321,438	6,962,652	93,414	188,275	3,507	466,972	156,112
MERCANTILE & GEN LIFE REASR CO OF AM	DE	44,880,553	15,414,465	29,466,088	170,157	0	0	0	0
MERCANTILE & GENERAL REINSURANCE CO	NY	138,540,250	105,937,778	12,602,472	(2,468,831)	0	0	0	0
MERIT LIFE INS CO	IN	474,769,783	325,038,472	149,731,311	28,970,878	1,072,717	246,964	770,343	9,676
MERRILL LYNCH LIFE INS CO	WA	71,753,176	32,908,185	38,844,991	213,999	0	0	0	0
METLIFE SECURITY INS CO	NJ	497,976,105	462,985,247	34,990,858	320,633	0	700,673	0	0
METROPOLITAN INS & ANNUITY CO	DE	2,827,554,378	2,756,552,643	71,001,735	(46,478,056)	4,471,094	527,767	0	0
METROPOLITAN LIFE INS CO	NY	94,231,996,003	86,051,426,996	3,476,618,639	498,613,216	25,356,991	52,381,635	5,488,284	5,062,495
MIC LIFE INS CORP	DE	279,583,264	225,813,388	53,769,876	38,876,234	652,604	97,356	276,856	64,713
MID SOUTH INS CO	SC	55,837,648	36,740,601	19,097,047	(10,706,666)	5,929	0	109,647	111,695
MIDDLE ATLANTIC LIFE INS CO	PA	11,027,924	7,588,496	3,439,428	35,760	0	0	0	0
MIDLAND MUTUAL LIFE INS CO	OH	883,594,331	841,758,594	41,835,737	2,867,616	47,155	8,360	0	50
MIDLAND NATIONAL LIFE INS CO	SD	672,516,344	518,167,188	154,276,702	32,076,883	1,074,363	188,068	116	74
MIDWEST LIFE INS CO	NE	122,457,708	108,811,349	9,436,404	(1,011,747)	0	259,400	0	0
MIDWESTERN UNITED LIFE INS CO	IN	257,313,347	217,074,435	40,238,912	2,458,443	40,807	19,709	0	0
MID-CONTINENT LIFE INS CO	OK	110,032,543	85,435,639	24,596,904	1,293,162	718,208	432,008	957	0
MID-WEST NATIONAL LIFE INS CO OF TN	TN	51,338,531	41,174,769	10,163,762	991,389	147,341	59,083	624,812	63,176
MINISTERS LIFE & MUTUAL LIFE INS CO	WA	189,331,464	174,095,459	15,236,004	141,360	206,454	71,757	155,349	116,518
MINNESOTA MUTUAL LIFE INS CO	MN	4,465,746,933	4,023,788,026	161,756,508	1,636,923	11,904,852	3,882,923	1,057,951	552,365
MINNESOTA PROTECTIVE LIFE INS CO	MN	35,696,703	29,980,438	5,716,264	(69,936)	554,265	647,743	13,404	5,083
MISSOURI NATIONAL LIFE INS CO	MO	5,942,989	4,497,413	1,445,576	(1,356,030)	6,941	43,236	8,396	15,780
MML BAY STATE LIFE INS CO	MO	30,774,761	1,210,163	25,452,943	833,491	41,795	6,219	0	0
MML LIFE INS CO	DE	33,127,277	23,587,199	9,540,078	1,375,203	5,033	580	0	0
MML PENSION INS CO	DE	188,511,368	156,174,674	32,336,694	1,990,082	151,418	116,351	0	0

TABLE I
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1988

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	KANSAS LIFE PREMIUMS RECEIVED	KANSAS LIFE CLAIMS & BENEFITS	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES PAID
MODERN AMERICAN LIFE INS CO	MO	253,051,445	144,442,678	108,608,767	43,733,539	1,776,908	677,440	21,133	0
MODERN INCOME LIFE INS CO	MO	54,685,117	46,165,857	8,519,260	867,882	418,607	109,076	17,615	310
MODERN PIONEERS LIFE INS CO	AZ	10,591,772	9,007,684	1,584,088	(897,219)	1,838	0	0	0
MONARCH LIFE INS CO	MA	4,657,270,987	1,152,241,210	141,925,281	7,584,597	2,655,553	3,447,921	2,187,443	1,032,584
MONITOR LIFE INS CO OF NEW YORK	NY	12,389,042	9,187,600	3,201,442	(63,963)	6,067	1,062	0	0
MONTGOMERY WARD LIFE INS CO	IL	245,569,881	165,831,498	79,738,383	45,099,594	1,085,064	381,047	1,172,500	990,833
MONUMENTAL GENERAL INS CO	MD	176,042,135	147,938,277	28,103,858	1,735,351	1,271,800	303,730	816,262	647,190
MONUMENTAL LIFE INS CO	MD	690,015,428	605,381,357	84,634,071	23,125,846	1,609,908	461,101	12,258	11,859
MONY LIFE INS CO OF AMERICA	AZ	862,912,586	794,719,177	52,376,757	3,182,619	959,014	186,597	0	0
MUNICH AMERICAN REASSURANCE CO	GA	102,689,266	72,896,944	29,792,317	34,976	0	0	0	0
MUTUAL BENEFIT LIFE INS CO	NJ	10,638,857,507	9,979,610,107	381,484,844	29,073,425	9,168,186	4,008,560	10,127,628	7,961,501
MUTUAL LIFE INS CO OF NEW YORK	NY	15,757,076,192	12,395,045,706	527,272,783	82,414,101	9,372,206	4,247,715	2,038,489	1,587,625
MUTUAL OF AMERICA LIFE INS CO	NY	4,121,533,849	3,638,082,244	164,760,294	7,179,060	308,525	943,024	23,837	15,924
MUTUAL OF OMAHA INS CO	NE	1,997,449,543	1,480,876,426	516,573,116	12,676,815	0	0	13,290,674	9,224,871
MUTUAL SECURITY LIFE INS CO	ID	571,477,924	551,136,125	16,072,270	7,464,992	442,402	582,668	429,836	650,114
MUTUAL SERVICE LIFE INS CO	MN	548,658,009	487,821,177	16,188,242	(19,821,136)	1,769,242	2,267,192	71,719	41,401
MUTUAL TRUST LIFE INS CO	IL	431,709,022	390,279,194	41,429,819	1,889,181	189,580	24,270	2,819	0
NATIONAL AMERICAN LIFE INS CO OF PA	PA	103,106,746	95,925,456	7,181,290	(1,381,099)	10,416	0	249,794	13,456
NATIONAL BENEFIT LIFE INS CO	NY	1,637,721,680	1,591,644,044	31,752,311	(31,094,573)	316,307	184,687	97,824	58,877
NATIONAL FARMERS UNION LIFE INS CO	CO	156,796,223	144,480,318	12,315,905	3,211,844	2,198,398	1,274,703	663,054	723,907
NATIONAL FIDELITY LIFE INS CO	MO	388,375,940	353,895,087	34,480,853	1,510,601	1,354,802	2,823,527	130,875	207,646
NATIONAL GROUP LIFE INS CO	IL	13,881,449	8,791,408	5,090,038	(80,329)	2,160	64,631	0	0
NATIONAL GUARDIAN LIFE INS CO	WI	352,804,094	318,575,756	34,228,338	1,048,587	510,779	640,133	14,250	2,413
NATIONAL HEALTH INS CO	TX	35,889,162	17,202,759	18,686,403	(1,673,704)	1,186	0	1,014,951	729,990
NATIONAL HERITAGE LIFE INS CO	DE	18,908,058	15,213,566	3,694,492	248,290	200	0	0	0
NATIONAL HOME LIFE ASSURANCE CO	MO	3,782,768,514	3,528,526,611	217,103,932	35,613,837	926,239	1,475,280	629,432	421,721
NATIONAL LIFE INS CO	VT	3,779,464,279	3,456,185,729	163,650,974	13,805,129	1,539,145	1,440,882	146,681	41,763
NATIONAL MUTUAL CLUB LIFE & ACC IN CO	TX	4,371,027	1,154,263	3,216,764	229,684	0	0	63,268	34,437
NATIONAL OLD LINE INS CO	AR	578,282,781	477,085,939	101,196,842	3,363,400	168,394	117,264	73,488	52,528
NATIONAL PENSION LIFE INS CO	VT	7,956,855	677,761	7,279,094	201,310	0	0	0	0
NATIONAL STATES INS CO	MO	49,697,420	28,972,813	20,724,607	3,350,633	67	609	7,936	4,199
NATIONAL TRAVELERS LIFE CO	IA	274,784,936	245,854,515	28,930,420	2,091,630	446,179	199,714	343,657	274,578
NATIONAL UNITED LIFE INS CO	SD	2,199,302	43,833	2,155,469	176,281	0	0	0	0
NATIONAL WESTERN LIFE INS CO	CO	1,247,099,045	1,205,473,114	41,625,932	10,986,599	1,021,519	756,021	0	0
NATIONWIDE LIFE INS CO	OH	8,700,863,122	5,909,953,530	367,909,076	7,445,278	456,167	4,541,979	3,571,499	2,874,626
NATL FOUNDATION LIFE INS CO	DE	55,525,285	49,255,181	6,270,104	(2,175,313)	4,608	9,221	65,801	54,106
NEW AMERICAN LIFE INS CO	MO	37,112,399	29,475,355	7,637,043	236,886	78,633	44,178	0	0
NEW CENTURY LIFE INS CO	CA	118,015,409	10,270,723	107,744,686	46,340,516	0	0	0	0
NEW ENGLAND GENERAL LIFE INS CO	DE	32,582,686	4,778,629	27,804,057	7,006,852	0	0	75,973	9,859
NEW ENGLAND MUTUAL LIFE INS CO	MA	15,890,515,662	12,519,239,050	506,998,583	(47,320,144)	16,299,092	5,546,597	1,334,575	632,912
NEW ENGLAND VARIABLE LIFE INS CO	DE	63,366,657	2,822,886	8,994,758	(3,132,431)	472,170	39,773	0	0
NEW JERSEY LIFE INS CO	NJ	176,285,032	167,442,162	8,842,870	20,216	160,262	312,996	0	0
NEW YORK LIFE INS CO	NY	35,153,776,114	32,221,291,992	2,057,905,781	140,639,781	39,870,716	26,300,387	3,735,051	3,208,664
NEW YORK LIFE INS & ANNUITY CORP	DE	8,496,661,859	7,829,718,489	154,900,070	49,624,169	21,513,324	10,022,573	0	0
NEW YORK LIFE & WEALTH INS CO	DE	13,982,536	1,230,809	12,751,727	579,300	0	0	66,931	0
NN INVESTORS LIFE INS CO INC	IA	534,093,217	476,975,011	57,118,205	3,052,926	52,863	37,122	1,223,538	575,945
NORTH AMERICAN CO FOR LIFE & H INS	IL	1,478,480,896	1,376,937,791	101,543,105	24,673,889	2,647,613	470,533	63,729	39,464
NORTH AMERICAN INS CO	WI	10,036,310	5,049,675	4,986,635	(85,645)	0	0	1,846	0
NORTH AMERICAN LIFE & CAS	MN	339,074,630	748,568,430	(85,336,600)	22,137,502	794,705	795,836	2,053,813	1,126,825
NORTH AMERICAN REASSURANCE CO	NY	545,874,097	459,188,266	65,166,973	(4,913,060)	0	0	0	0
NORTH AMERICAN SECURITY LIFE INS CO	DE	355,903,137	80,304,157	13,126,963	(2,476,174)	0	0	0	0
NORTH CENTRAL LIFE INS CO	MN	176,916,209	164,160,957	12,755,252	190,746	283,175	336,065	80,842	81,133
NORTHBROOK LIFE INS CO	IL	450,909,172	18,887,799	32,854,092	1,436,726	6,008,132	505,883	2,458,458	3,018,654
NORTHERN LIFE INS CO	WA	1,423,886,229	1,344,860,594	74,435,718	18,879,084	599,897	559,080	98	0
NORTHWESTERN MUTUAL LIFE INS CO	WI	25,349,018,342	22,560,097,667	1,122,443,158	48,429,897	32,627,218	16,063,463	2,320,903	644,204

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1980

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	KANSAS LIFE PREMIUMS RECEIVED	KANSAS LIFE CLAIMS & BENEFITS	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES PAID
NORTHWESTERN MTL LIFE INS CO	WI	5,673,155,921	2,506,051,903	294,882,776	32,322,412	6,449,385	4,131,501	1,917,873	1,660,587
NRG AMERICA LIFE REASSURANCE CORP	IA	795,805,709	783,420,200	12,385,509	(1,023,577)	0	0	0	0
NWNL LIFE ASSURANCE CO	MN	4,655,697	163,887	4,491,810	262,279	0	0	0	0
OCCIDENTAL LIFE INS CO OF NC	NC	185,216,287	164,427,655	18,788,632	1,068,602	271,989	68,594	1,247,951	384,951
OHIO LIFE INS CO	OH	223,994,443	194,025,214	29,969,230	6,755,613	200,423	19,379	0	0
OHIO NATIONAL LIFE ASR CORP	OH	202,850,152	164,385,766	37,011,226	1,759,798	592,228	1,646	36,684	19,104
OHIO NATIONAL LIFE INS CO	OH	1,913,573,618	1,741,780,424	96,380,818	4,635,239	424,843	640,994	250,716	264,828
OHIO STATE LIFE INS CO	OH	508,545,421	433,786,059	74,759,362	(24,336,796)	120,288	29,720	100,780	193,840
OLD AMERICAN INS CO	MO	143,117,584	114,337,817	28,779,747	(863,363)	4,110,785	2,447,639	370,060	109,159
OLD LINE LIFE INS CO OF AMERICA	WI	651,877,289	516,714,804	135,162,465	18,485,236	2,184,152	482,251	0	0
OLD RELIABLE LIFE INS	TX	2,223,581	135,597	2,087,984	161,099	0	0	0	0
OLD REPUBLIC LIFE INS CO	IL	131,975,084	93,873,999	31,944,869	3,612,093	100,593	40,646	409,519	321,408
OLD UNITED LIFE INS CO	AZ	11,827,532	7,423,454	4,004,078	413,650	524,327	66,137	425,520	74,810
OLD WESTERN LIFE INS CO	MO	8,295,523	5,293,397	3,002,126	(357,923)	0	0	0	0
OMAHA FINANCIAL LIFE INS CO	NE	50,878,110	29,341,862	21,536,248	16,201	1,003,648	202,753	199,798	154,675
OPTIMUM RE INS CO	TX	13,593,656	5,489,835	8,103,821	314,459	0	0	0	0
ORANGE STATE LIFE & HEALTH INS CO	FL	40,430,367	30,552,292	9,878,075	996,933	457	0	34,760	2,457
ORION LIFE INS CO	PR	2,995,998	44,455	2,951,543	105,658	0	0	0	0
OXFORD LIFE INS CO	AZ	264,910,016	139,638,635	125,271,381	1,342,833	22,302	67,623	105,043	95,771
OZARK NATIONAL LIFE INS CO	MO	107,235,361	98,042,744	9,192,617	4,887,632	7,330,414	3,436,425	329,312	181,924
PACIFIC FIDELITY LIFE INS CO	CA	870,458,343	725,806,117	30,384,771	2,994,847	184,782	4,490	206,804	119,206
PACIFIC MUTUAL LIFE INS CO	CA	7,841,180,104	7,085,298,665	243,369,415	21,261,490	2,955,138	1,485,291	985,023	1,469,474
PAN AMERICAN ASSURANCE CO	LA	211,263,268	180,766,152	30,437,116	(3,587,485)	242,803	452	0	0
PAN AMERICAN LIFE INS CO	LA	1,731,472,058	1,650,057,346	78,525,622	371,438	159,939	144,798	58,707	45,841
PARAGON LIFE INS CO	MO	8,463,927	4,084,873	4,379,054	(437,716)	16,345	6,215	0	0
PATRIARC ASSURANCE CO	AZ	3,366,930	27,970	3,338,960	145,467	0	0	0	0
PAUL REVERE LIFE INS CO	MA	1,542,751,681	1,365,981,690	176,769,991	23,424,900	235,691	394,429	2,398,818	1,274,086
PAUL REVERE PROTECTIVE LIFE INS CO	DE	284,898,921	256,599,616	28,299,305	(8,243,595)	103,154	6,825	0	0
PAUL REVERE VARIABLE ANNUITY INS CO	MA	816,605,933	745,507,710	51,698,757	11,207,780	519,070	507	0	0
PENINSULAR LIFE INS CO	MC	81,900,747	77,177,249	4,723,498	1,286,099	1,656	0	0	0
PENN DIVERSIFIED INS & ANNUITY CO	MO	5,505,942	203,115	5,302,827	(932,711)	32,505	10,000	0	0
PENN INS & ANNUITY CO	DE	515,529,399	491,620,082	23,909,317	547,625	1,093,938	1,463,281	0	0
PENN MUTUAL LIFE INS CO	PA	4,904,400,135	4,661,884,184	175,284,066	4,132,120	2,539,582	5,662,700	80,661	7,820
PENNSYLVANIA LIFE INS CO	PA	403,561,195	330,933,177	72,628,018	(5,375,192)	699,074	512,114	1,883,324	856,783
PENNSYLVANIA NATIONAL LIFE INS CO	PA	102,919,864	97,652,440	5,266,424	511,511	109,844	571	4,171	0
PENSION LIFE INS CO OF AMERICA	NJ	15,536,374	9,395,718	6,140,657	279,850	12,235	1,183	3,572	0
PHARMACISTS LIFE INS CO	IA	4,729,125	1,744,624	2,984,501	(15,103)	64,297	0	0	0
PHF LIFE INS CO	FL	235,709,926	210,901,703	24,808,223	(2,231,767)	607	7,374	0	0
PHILADELPHIA AMERICAN LIFE INS CO	PA	146,635,087	123,239,371	23,395,716	931,687	14,388	28,662	543	8,223
PHILADELPHIA LIFE INS CO	PA	1,289,420,521	1,195,176,772	113,694,916	16,592,469	1,635,543	654,055	735	0
PHOENIX AMERICAN LIFE INS CO	DE	156,243,436	147,550,198	8,693,238	3,640,205	456	11,913	0	0
PHOENIX MUTUAL LIFE INS CO	CT	5,678,489,760	4,608,121,856	252,722,731	22,870,602	2,656,185	982,638	331,550	198,733
PHYSICIANS LIFE INS CO	NE	90,361,805	72,692,529	17,669,276	2,849,767	397,600	162,034	0	0
PIEDMONT AMERICAN LIFE INS CO	DE	3,681,927	460,787	3,221,140	(1,052,499)	0	0	0	0
PIERCE NATIONAL LIFE INS CO	CA	184,815,095	167,230,005	17,585,090	8,021,589	1,030,592	621,480	95	0
PIONEER AMERICAN INS CO	TX	15,776,930	8,612,503	7,164,427	1,264,389	38,007	15,000	0	0
PIONEER LIFE INS CO OF ILLINOIS	IL	223,649,150	200,310,855	23,338,291	158,815	318,007	87,480	2,043,083	838,497
PIONEER MUTUAL LIFE INS CO	MO	188,713,288	180,244,932	8,468,356	(35,682)	42,992	17,443	0	0
PIONEER SECURITY LIFE INS CO	TX	16,675,675	11,400,818	5,274,857	(245,252)	4,876	0	0	0
PM GROUP LIFE INS CO	CA	276,479,016	234,215,386	42,263,630	11,640,861	253	0	0	0
PRAIRIE STATES LIFE INS CO	SD	96,889,066	87,069,677	9,819,390	2,307,866	772,502	342,929	15,679	127
PREFERRED RISK LIFE INS CO	OH	136,618,088	96,987,786	39,630,302	4,811,871	257,878	41,207	34,619	11,983
PREMIER LIFE INS CO	PR	4,988,506	930,138	4,058,368	(96,024)	0	0	0	0
PRESBYTERIAN MINISTERS FUND	PA	370,681,437	312,521,617	37,792,875	(1,066,375)	387,199	464,510	0	0
PRESIDENTIAL LIFE INS CO	NY	1,832,780,779	1,754,329,334	76,190,247	19,389,082	20,236	11,859	0	0

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CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1990

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	KANSAS LIFE PREMIUMS RECEIVED	KANSAS LIFE CLAIMS & BENEFITS	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES PAID
PRINCIPAL LIFE INS CO	IA	7,895,780	1,634,216	6,261,564	250,552	0	0	0	0
PRINCIPAL MUTUAL LIFE INS CO	IA	21,999,831,677	18,110,205,062	705,759,463	85,867,841	16,167,446	10,662,865	33,112,754	28,232,098
PRINCIPAL NATIONAL LIFE INS CO	DE	473,602,038	451,187,584	22,414,454	1,383,034	290,489	400,427	0	0
PROFESSIONAL INVESTORS LIFE INS CO	OK	39,115,359	35,553,704	3,561,655	(1,916,156)	935,509	381,079	1,091,338	317,183
PROTECTIVE LIFE INS CO	AL	758,856,538	632,972,966	122,742,593	4,811,845	560,690	1,315,690	108,218	64,779
PROVIDENT LIFE INS CO	MO	158,973,219	140,345,718	18,627,501	1,166,266	148,012	225,939	0	0
PROVIDENT LIFE & ACCIDENT INS CO	TN	3,871,875,157	3,303,028,699	568,846,459	94,984,363	1,512,726	751,724	1,976,380	918,097
PROVIDENT MUTUAL LIFE I C OF PHILADE	PA	2,674,232,581	2,034,556,888	132,207,846	(3,606,869)	863,854	730,324	230,805	236,623
PROVIDENT NATIONAL ASR CO	TN	6,075,204,208	5,827,734,000	162,073,981	27,044,565	23,468	823,514	0	0
PROVIDERS FIDELITY LIFE INS CO	PA	93,521,381	79,286,447	14,234,934	1,799,955	148	0	75,909	39,268
PRUCO LIFE INS CO	AZ	3,661,102,654	2,086,986,298	78,263,214	(8,559,889)	10,099,961	1,417,921	0	0
PRUDENTIAL INS CO OF AMERICA	NJ	116,196,998,954	90,849,002,579	3,765,364,286	560,146,419	36,769,232	39,417,796	10,299,604	25,905,356
Q-CARE INSURANCE CO	PA	5,309,265	146,491	5,162,774	224,974	0	0	0	0
RELIABLE LIFE INS CO	MO	167,027,567	122,559,434	44,468,133	6,348,999	583,503	302,090	356,966	19,224
RELIANCE STANDARD LIFE INS CO	IL	1,180,109,976	1,072,613,568	107,496,408	31,001,085	350,447	92,147	232,020	241,219
REPUBLIC-VANGUARD LIFE INS CO	TX	65,917,649	33,440,711	32,476,938	3,413,569	40,283	5,403	0	0
RESERVE LIFE INS CO	TX	608,189,579	415,561,514	192,628,065	(3,924,232)	88,914	287,966	441,149	357,445
RESERVE NATIONAL INS CO	OK	47,316,387	29,758,241	17,558,145	5,283,227	44,909	1,448	3,472,979	1,814,369
ROCKY MOUNTAIN LIFE INS CO	CO	7,678,393	3,298,755	4,379,638	179,723	0	0	0	0
ROOSEVELT NATL LIFE INS CO OF AMER	IL	62,005,857	51,336,591	10,669,266	881,227	101,278	145,605	0	0
ROYAL LIFE INS CO OF AMERICA	CT	112,464,403	68,425,301	44,039,102	667,922	145,894	5,616	0	0
RUSHMORE MUTUAL LIFE INS CO	SD	52,751,905	44,436,283	8,315,622	694,118	39,224	26,580	464	0
SAFECO LIFE INS CO	WA	3,331,662,527	3,217,810,949	113,851,578	24,010,215	9,361,791	1,368,853	371,622	284,314
SAFECO NATIONAL LIFE INS CO	WA	14,374,178	3,062,511	11,311,667	1,132,375	10,354	395	0	0
SAVERS LIFE INS CO OF AMERICA	MO	84,373,112	10,433,098	73,940,015	1,283,083	0	0	3,200	3,403
SECURITY ASR CO	AZ	25,697,536	12,602,897	13,094,639	1,437,096	78,921	45,504	71,451	15,951
SECURITY CONNECTICUT LIFE INS CO	CT	697,186,495	569,727,415	127,459,080	20,128,972	1,417,204	158,555	32,442	3,417
SECURITY FIRST LIFE INS CO	DE	846,141,171	791,020,913	53,030,004	5,641,686	7,000	102,647	0	0
SECURITY GENERAL LIFE INS CO	OK	37,903,868	29,213,779	8,690,089	1,038,004	8,225	2,230	559,438	358,141
SECURITY LIFE INS CO OF AMERICA	MN	73,076,402	57,824,921	15,251,474	3,980,078	60,710	17,364	753,286	463,596
SECURITY LIFE OF DENVER INS CO	CO	1,079,544,576	878,827,430	200,717,146	5,007,043	3,848,115	281,358	15,459	4,263
SECURITY MUTUAL L I C OF LINCOLN NE	NE	247,078,984	204,549,587	25,821,113	2,414,196	4,906,725	1,673,137	170,237	355,514
SECURITY MUTUAL LIFE INS CO OF NY	NY	742,601,266	699,256,442	30,072,249	4,100,040	20,075	29,000	2,318	0
SECURITY NATIONAL LIFE INS CO	UT	28,715,354	23,979,715	4,735,639	104,384	4,365	3,553	0	440
SECURITY OF AMERICA LIFE INS CO	PA	144,081,843	122,041,855	22,039,988	(1,609,702)	883	0	1,872	0
SECURITY TRUST LIFE INS CO	GA	117,200,522	75,352,788	41,847,734	7,793,721	185,587	31,010	1,190	520
SENTRY INVESTORS LIFE INS CO	MA	27,916,621	8,897,933	12,962,632	1,181,917	135	0	0	0
SENTRY LIFE INS CO	WI	979,012,583	656,452,389	104,190,943	11,970,609	374,983	513,430	4,954,007	3,807,064
SHAREBEST INS CO INC	IN	2,597,765	42,598	2,555,167	(64,429)	0	0	0	0
SHELTER LIFE INS CO	MO	226,740,805	193,337,491	33,403,314	2,329,546	2,015,600	1,453,750	3,477,378	3,135,964
SIERRA HEALTH AND LIFE INS CO INC	CA	12,973,405	9,702,262	3,271,143	(300,145)	0	0	0	0
SIGNATURE LIFE INS CO OF AMERICA	IL	6,401,679	199,955	6,201,724	15,196	0	0	6,504	0
SNA LIFE ASSURANCE CO	DE	1,539,244,332	1,331,057,586	136,300,959	1,352,781	242,936	4,270	26,286	0
SOONER LIFE INS CO	OK	41,878,905	28,999,188	12,879,717	868,310	1,026,997	798,556	60,632	20,419
SOUTHERN LIFE INS CO	NC	3,578,945	65,008	3,513,937	(3,031,314)	1,243	1,551	0	0
SOUTHLAND LIFE INS CO	TX	965,636,328	815,513,065	150,123,263	35,518,138	204,493	100,160	2,773	5,601
SOUTHWESTERN LIFE INS CO	TX	5,963,840,292	5,713,182,841	240,000,000	77,091,152	636,667	914,929	13,136	10,412
SOVEREIGN LIFE INS CO OF CALIFORNIA	CA	229,717,211	199,075,315	30,641,896	976,011	828,380	22,400	0	0
SPRINGFIELD LIFE INS CO INC	VT	165,580,064	133,596,722	31,983,342	6,997,682	119,229	524,449	327,503	112,141
STANDARD INS CO	OR	1,676,226,214	1,542,332,456	124,530,229	7,172,536	165,030	19,095	765,363	54,328
STANDARD LIFE & ACCIDENT INS CO	OK	233,482,593	190,510,640	42,971,953	8,708,365	287,835	232,368	1,429,996	1,258,739
STANDARD OF AMERICA LIFE INS CO	IL	58,714,588	12,592,452	46,122,135	2,942,198	0	0	0	0
STANDARD SECURITY LIFE INS CO OF NY	NY	135,799,890	100,451,213	33,765,569	(106,048)	0	0	68,340	75,959
STATE BOND & MORTGAGE LIFE INS CO	NH	240,849,937	226,824,907	14,025,030	2,174,980	2,322	1,843	0	0
STATE FARM ANNUITY & LIFE INS CO	IL	4,941,251	11,652	4,929,599	218,244	0	0	0	0

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FOR THE YEAR ENDING DECEMBER 31, 1988

				PAID UP CAPITAL AND/OR		KANSAS			
COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET GAIN	LIFE PREMIUMS RECEIVED	LIFE CLAIMS & BENEFITS	A & H PREMS RECEIVED	A & H LOSSES PAID
STATE FARM LIFE INS CO	IL	9,590,204,564	8,385,439,735	1,204,764,829	125,844,113	24,637,871	9,016,036	0	0
STATE LIFE INS CO	IN	179,787,564	162,707,745	17,079,819	1,022,561	137,921	56,102	5,796	4,288
STATE MUTUAL INS CO	GA	112,613,373	100,702,224	11,911,149	744,935	840,292	884,128	0	0
STATE MUTUAL LIFE ASR CO OF AM	MA	4,869,509,609	4,514,262,419	151,784,911	30,835,693	201,036	187,794	1,002,779	1,467,256
STATES GENERAL LIFE INS CO	TX	15,326,691	9,230,332	6,096,359	65,206	1,126	0	46,258	52,862
STATESMAN NATIONAL LIFE INS CO	TX	16,711,679	12,686,709	4,024,969	55,462	7,034	0	52,214	32,293
STERLING INVESTORS LIFE INS CO	FL	12,264,384	9,356,432	2,907,952	(1,527,241)	25,349	0	146,405	17,170
SUMMIT NATIONAL LIFE INS CO	OH	257,970,868	204,359,234	53,611,634	7,058,078	1,240,706	88,698	0	0
SUN LIFE ASR CO OF CAN US BR	MI	2,205,821,970	1,971,773,783	45,510,418	(129,165,596)	319,142	402,058	206,939	101,839
SUN LIFE ASR CO OF CANADA (US) BR	DE	3,926,934,576	1,713,331,618	293,298,434	46,544,332	1,317,417	1,033,243	0	0
SUN LIFE INS CO OF AMERICA	MD	3,992,919,639	3,802,491,377	190,428,262	10,538,934	2,560,790	914,842	0	0
SURETY LIFE INS CO	UT	55,062,279	27,196,344	27,865,935	2,217,826	162,633	62,907	83	0
TANDEM INS GRP INC	IL	2,600,016,970	2,554,394,557	45,622,413	(29,501,375)	0	561,595	0	0
TEXAS LIFE INS CO	TX	223,220,232	209,009,636	14,210,596	854,676	731,034	75,898	35	0
TIME INS CO	WI	714,383,517	522,985,525	191,397,992	19,638,514	2,034,510	378,130	10,528,903	6,670,650
TRANS GENERAL LIFE INS CO	MO	11,441,218	3,550,069	7,891,150	297,604	0	0	0	0
TRANS PACIFIC LIFE INS CO	CA	22,185,520	8,845,195	13,340,325	1,892,742	148	10,003	30,215	52,149
TRANS WORLD ASSURANCE CO	CA	122,044,794	102,760,212	19,284,582	2,243,181	47,904	13,287	0	0
TRANSAMERICA ASSURANCE CO	CO	12,801,056	9,026,663	3,774,393	(620,777)	1,387,672	(126)	558	0
TRANSAMERICA LIFE INS & ANNUITY CO	CA	6,367,136,648	6,056,648,449	67,446,024	7,519,806	773,402	150,320	0	0
TRANSAMERICA OCCIDENTAL LIC OF CA	CA	5,564,446,837	4,998,377,426	355,858,371	39,662,805	7,433,576	2,413,894	185,067	67,935
TRANSPORT LIFE INS CO	TX	325,569,704	253,596,409	71,973,295	15,400,200	11',159	91,866	1,141,526	525,227
TRAVELERS INS CO LIFE DEPT	CT	30,672,244,413	26,184,361,159	1,459,423,897	60,960,062	12,799,173	10,018,184	7,856,843	41,687,748
TRAVELERS INS CO OF ILLINOIS	IL	309,553,486	241,907,705	67,645,781	(7,376,827)	911,655	363,657	(2,731)	58,440
TRIAD LIFE INS CORP	NC	31,141,956	18,073,182	13,068,774	800,407	1,200	0	0	0
TRUSTMARK LIFE INS CO	MN	96,538,924	87,850,521	8,688,403	2,015,081	294	0	5,783	1,693
UNDERWRITERS LIFE INS CO	SD	7,486,552	5,177,338	2,309,213	519,219	11,925	0	63,399	34,698
UNION BANKERS INS CO	TX	173,391,628	148,662,471	24,729,159	(2,235,664)	83,433	40,846	1,736,501	849,909
UNION BENEFIT LIFE INS CO	PA	18,102,519	12,929,356	5,173,166	(789,815)	13,846	20,167	7,147	6,299
UNION CENTRAL LIFE INS CO	OH	2,965,259,180	2,794,250,755	106,871,831	3,543,108	6,903,119	13,261,310	2,157,821	2,437,790
UNION FIDELITY LIFE INS CO OF TREVOS	PA	250,297,800	142,257,020	108,040,780	32,706,517	23,371	10,904	263,528	146,244
UNION LABOR LIFE INS CO	MD	1,889,733,167	1,138,079,735	30,529,110	6,522,737	25,351	3,278	178,540	68,910
UNION LIFE INS CO	AR	141,348,682	124,898,667	16,450,015	(461,649)	195,246	26,659	1,411	1,747
UNION SECURITY LIFE INS CO	DE	133,421,271	107,320,285	26,100,986	2,172,358	0	0	0	0
UNITED AMERICAN INS CO	DE	544,636,465	421,489,970	123,146,495	40,689,525	341,861	158,653	6,467,792	2,593,407
UNITED COMPANIES LIFE INS CO	LA	885,683,827	852,000,107	33,683,720	337,431	4,775,433	387,970	427,456	82,655
UNITED EQUITABLE LIFE INS CO	IL	27,405,131	18,402,481	9,002,650	(487,326)	0	0	0	0
UNITED FIDELITY LIFE INS CO	TX	380,335,640	349,289,272	31,046,368	10,200,177	744,698	394,742	184,837	38,812
UNITED FOUNDERS LIFE INS CO	OK	139,851,732	131,632,986	8,218,746	2,872,621	420,177	1,556,349	58,539	20,884
UNITED INS CO OF AMERICA	IL	2,146,149,194	1,106,592,443	1,039,556,751	46,487,835	307,141	55,774	78,328	8,952
UNITED INVESTORS LIFE INS CO	MO	393,154,106	239,203,525	119,253,533	16,110,734	10,281,089	1,801,143	0	0
UNITED LIBERTY LIFE INS CO	OH	65,.91,297	62,119,916	3,171,381	158,055	3,924	4,286	0	0
UNITED LIFE INS CO	IA	96,018,439	77,449,825	18,568,614	2,201,052	622,671	54,671	5,971	5,309
UNITED LIFE & ACCIDENT INS CO	MN	663,254,239	590,561,978	72,692,260	10,380,502	305,153	136,259	46,561	17,771
UNITED OF OMAHA LIFE INS CO	NE	3,542,142,058	3,287,963,153	245,679,366	1,339,988	3,335,309	2,334,206	4,156,086	4,226,672
UNITED PACIFIC LIFE INS CO	WA	4,146,926,360	3,992,829,075	154,097,285	15,346,391	5,762,388	1,080,672	0	0
UNITED PRESIDENTIAL LIFE INS CO	IN	393,359,456	359,792,718	33,566,738	3,446,298	756,219	222,470	0	0
UNITED SERVICES GENERAL LIFE INS CO	OK	159,132,724	142,267,537	16,865,186	(5,705,107)	1,490,753	0	0	0
UNITED SERVICES LIFE INS CO	VA	581,389,143	426,894,361	65,149,608	3,702,655	584,251	399,136	3,000	4,850
UNITED STATES LIFE INS CO IN NYC	NY	996,700,396	874,569,803	122,130,593	1,474,093	218,005	278,287	679,119	700,986
UNITED TEACHER ASSOCIATES INS CO	GA	20,038,486	13,776,058	6,262,427	3,504,933	0	0	30,801	31,602
UNITED WORLD LIFE INS CO	IL	66,237,617	22,547,518	17,973,202	3,111,059	43,649	2,523	529	0
UNITY MUTUAL LIFE INS CO	NY	458,891,152	444,825,137	14,066,016	35,253	(552)	8,402	0	0
UNIVERSAL ASSURORS LIFE INS CO	NE	8,326,954	5,188,508	3,138,446	(48,026)	108,150	0	130,658	1,482
UNIVERSAL GUARANTY LIFE INS CO	OH	124,527,815	112,029,785	12,498,030	(71,460)	36,126	13,935	0	0

TABLE I
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1988

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	KANSAS LIFE PREMIUMS RECEIVED	KANSAS LIFE CLAIMS & BENEFITS	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES PAID
UNIVERSAL LIFE INS CO	TN	65,562,685	60,009,394	5,553,291	(776,515)	0	0	0	0
UNIVERSAL UNDERWRITERS LIFE INS CO	KS	112,259,604	81,325,110	30,934,483	2,239,641	941,126	75,778	574,837	73,252
UNION LIFE INS CO	NE	4,385,748,322	3,891,075,398	438,710,244	21,411,923	50,785	175,476	98,933	112,605
UNION LIFE INS CO OF AMERICA	ME	2,178,640,266	1,662,689,851	515,950,415	66,510,283	595,875	191,539	4,945,243	1,979,639
UNION PENSION AND INS CO	NE	792,218,911	748,667,124	43,551,787	5,638,511	0	0	0	0
UNIMARK LIFE REINSURANCE CO	WY	27,716,751	17,689,459	10,027,292	115,362	0	0	0	0
UNAM ANNUITY & LIFE INS CO	TX	1,146,605,031	1,105,889,801	40,715,231	6,898,559	1,758,418	225,626	0	0
UNAM LIFE INS CO	TX	953,625,163	859,994,332	91,370,956	13,363,468	1,323,604	247,039	161,809	77,950
UNABLE INS CO	AR	7,342,487	1,857,684	5,484,803	513,637	0	0	0	0
UNLIFE CREDIT LIFE INS CO	IL	145,530,407	123,493,960	22,036,447	(1,232,074)	225,079	45,595	61,745	48,862
UTICA NATIONAL LIFE INS CO	NY	83,314,587	75,861,747	7,452,840	(1,002,568)	0	6,150	0	0
VALLEY FORGE LIFE INS CO	PA	287,047,655	205,519,433	81,528,222	14,077,972	2,611,925	839,101	9,712	633
VARIABLE ANNUITY LIFE INS CO	TX	9,151,305,010	8,361,046,195	182,681,756	21,257,035	0	1,105,051	0	0
VERMONT LIFE INS CO	VT	187,056,761	170,388,855	7,899,623	(11,436,475)	180,007	0	0	0
VETERANS LIFE INS CO	IL	178,576,999	134,013,029	44,563,970	4,659,634	583,701	554,417	93,494	26,065
VISTA LIFE INS CO	MO	36,407,135	23,562,278	12,844,857	1,034,386	842,521	151,854	732,201	126,598
VOLUNTEER STATE LIFE INS CO	TN	404,264,578	341,733,691	45,149,345	1,281,462	308,130	348,037	0	6,299
VULCAN LIFE INS CO	AL	89,102,630	84,844,846	4,257,784	(1,596,719)	324,576	252,539	84,999	66,250
WABASH LIFE INS CO	IN	206,669,671	186,041,725	20,627,946	6,375,968	61,947	94,317	1,224,060	7,034
WASHINGTON NATIONAL INS CO	IL	1,886,810,629	1,684,565,240	165,853,417	17,778,415	1,399,684	615,159	1,837,962	1,067,081
WASHINGTON SQUARE LIFE INS CO	PA	306,998,227	291,865,676	15,132,551	559,163	141,636	664,952	791	0
WELLINGTON LIFE INS CO	AZ	6,679,516	2,333,733	4,345,782	444,751	0	0	0	0
WEST COAST LIFE INS CO	CA	348,333,690	274,180,246	74,153,444	6,160,210	17,117	12,097	1	0
WESTERN FIDELITY INS CO	LA	27,820,730	17,753,959	10,066,771	500,643	8,218	5,000	1,200,739	165,810
WESTERN LIFE INS CO	MO	727,212,048	654,768,534	65,775,880	1,080,712	1,061,690	766,363	4,337,443	2,921,749
WESTERN NATIONAL LIFE INS CO	TX	3,190,903,703	3,022,617,397	168,286,306	3,232,280	5,097,049	3,857,045	0	0
WESTERN RESERVE LIFE ASR CO OF OHIO	OH	248,599,923	168,615,610	43,597,231	9,220,613	357,970	48,975	0	0
WESTERN SECURITY LIFE INS CO	AZ	47,197,246	27,242,424	19,954,822	7,944,227	100	0	0	0
WESTERN SOUTHERN LIFE ASR CO	OH	643,900,274	590,253,831	53,646,440	3,875,792	811,792	358,602	0	0
WESTERN STATES LIFE INS CO	WA	442,859,902	367,063,038	75,796,864	4,044,252	3,859,047	818,810	20,623	9,590
WESTERN UNIVERSAL LIFE INS CO	CA	1,671,032	10,803	1,660,229	64,652	0	0	0	0
WESTERN & SOUTHERN LIFE INS CO	OH	3,464,973,203	2,624,907,784	476,977,882	16,271,131	1,452,297	1,465,989	156,783	237,877	
WESTFIELD LIFE INS CO	IN	151,083,049	120,690,526	30,392,121	(742,562)	6,056	629	0	0
WESTLAND LIFE INS CO	CA	25,713,978	13,293,356	12,420,622	532,227	1,569	1,315	0	0
WILLIAM PENN LIFE ASSUR CO OF AMER	IN	31,438,677	27,951,153	3,487,524	(4,081,796)	80,456	0	0	0
WISCONSIN NATIONAL LIFE INS CO	WI	221,524,283	189,373,671	32,150,612	2,753,672	12,916	43,264	2,545	1,190
WOODMEN ACCIDENT & LIFE CO	NE	407,937,447	365,751,028	42,186,419	4,349,970	3,357,256	705,867	1,346,209	979,133
WORLD INS CO	NE	96,917,952	89,595,413	7,322,539	(227,845)	95,313	76,392	469,603	354,770
WORLD SERVICE LIFE INS CO	CO	183,704,111	177,974,434	5,729,677	5,014,028	394,079	486,046	16,750	6,436
WORLD SERVICE LIFE INS CO OF CO	CO	41,712,799	19,496,010	22,216,789	1,564,164	0	0	67	0
XEROX FINANCIAL SERVICES LIFE INS CO	MO	1,129,477,863	1,089,543,103	39,934,760	(9,897,456)	9,805,946	205,529	0	0
ZALE LIFE INS CO	AZ	19,130,469	8,195,049	10,935,420	5,727,673	282	1,000	0	0
ZURICH AMERICAN LIFE INS CO	IL	72,185,828	50,743,013	21,442,816	(8,358,416)	472,415	107,032	1,568	0
SUB-TOTAL		1,079,912,066,016	894,996,649,821	63,455,842,724	6,329,416,600	977,218,223	579,145,763	415,305,805	328,864,151
GRAND TOTAL		1,085,465,576,413	899,336,007,940	63,984,176,570	6,422,439,034	1,043,063,898	632,828,316	428,009,193	337,485,918

*** ALL FIGURES SHOWN WERE TAKEN FROM THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS DATA BASE

TABLE 2
CONDITION AND GENERAL BUSINESS
FRATERNAL SOCIETIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1980

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SPEC. RES. AND/OR UNASSIGNED FUNDS	NET GAIN	KANSAS LIFE PREMIUMS RECEIVED	KANSAS LIFE CLAIMS & BENEFITS	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES PAID
SOCIETIES OF OTHER STATES									
AID ASSOCIATION FOR LUTHERANS	WI	6,246,320,373	5,857,556,856	388,763,517	12,992,537	14,017,526	4,945,512	1,963,918	1,102,030
AMERICAN FRATERNAL UNION	MO	17,522,847	16,556,324	966,523	135,838	4,712	13,800	1,639	848
AMERICAN SLOVENIAN CATH UNION (ESK/)	IL	27,174,022	22,857,114	4,316,908	115,664	9,403	9,843	3,658	4,825
ASSURED LIFE ASSOCIATION	CO	40,548,769	31,595,985	8,952,784	262,179	3,237	6,599	0	0
BAPTIST LIFE ASN	WY	12,823,072	11,807,562	1,015,510	ME,862	7,006	5,051	1,064	235
CATHOLIC ORDER OF FORESTERS	IL	244,000,772	202,144,438	41,856,334	(802,767)	62,865	41,354	0	0
CATHOLIC WORKMEN	MO	15,776,504	9,233,615	6,542,889	267,114	17,821	23,130	0	0
CROATIAN CATHOLIC UNION OF THE USA	IN	6,109,673	4,519,168	1,670,504	3,998	15,332	10,950	678	710
CROATION FRATERNAL UNION OF AMERICA	PA	86,812,884	78,398,341	8,414,543	327,923	62,265	55,325	0	4,010
CSA FRATERNAL LIFE	IL	66,960,357	59,970,342	6,990,015	314,203	42,694	13,532	9	0
ELECTRICAL WORKERS' BENEFIT ASS.	DC	272,545,058	194,621,390	77,923,668	5,446,305	17,902	K,800	0	0
INDEPENDENT ORDER OF FORESTERS US BR	NY	2,153,581,615	1,787,065,365	366,516,250	20,032,905	1,743,745	582,876	12,809	13,226
KNIGHTS OF COLUMBUS	CT	2,480,165,314	2,163,267,943	316,897,371	30,693,123	5,938,420	1,631,617	243,181	143,569
LOYAL CHRISTIAN BENEFIT ASN	PA	61,645,037	53,813,208	7,831,829	82,343	8,123	4,562	0	0
LUTHERAN BROTHERHOOD	MN	4,884,342,721	4,595,674,227	288,668,493	26,343,793	4,540,788	1,914,358	346,518	107,921
MENNONITE MUTUAL AID ASN	IN	64,904,362	56,056,400	8,847,962	(4,009,154)	284,664	193,351	5,277,057	4,736,575
MODERN WOODMEN OF AMERICA	IL	1,256,418,191	1,119,741,471	136,676,719	10,860,562	4,458,416	1,521,592	17,610	43,333
NATIONAL CATHOLIC SOC OF FORESTERS	IL	71,377,425	54,968,663	16,408,762	147,643	1,139	589	0	0
NATIONAL FRATERNAL SOC OF THE DEAF	IL	9,445,028	8,505,198	939,830	(73,900)	13,026	4,984	271	0
NATIONAL SLOVAK SOCIETY OF THE USA	PA	17,848,606	16,094,591	1,754,015	37,931	26	0	0	0
NORTH AMERICAN BENEFIT ASN	MI	110,660,910	82,588,797	28,072,113	(514,664)	5,541	34,690	0	0
ORDER OF THE UNITED COML TRAV OF AM	OH	30,034,326	5,977,693	24,056,633	1,068,776	4,273	0	165,384	59,808
POLICE & FIREMENS INS ASN	IN	34,215,080	20,275,937	13,939,143	292,168	4,677	0	22,323	14,758
POLISH NATIONAL ALLI OF US OF N.A.	IL	221,110,501	191,491,380	29,619,121	2,798,155	7,362	19,209	0	0
POLISH ROMAN CATHOLIC UNION OF AM	IL	89,008,764	56,710,081	12,298,682	K,884	8,128	13,146	0	0
ROYAL NEIGHBORS OF AMERICA	IL	804,722,889	289,064,664	115,678,224	6,818,753	668,831	580,841	0	0
SLOVENE NATIONAL BENEFIT SOCIETY	IL	50,451,844	45,848,665	4,803,178	(587,601)	59,615	25,719	12,484	6,323
TRAVELERS PROTECTIVE ASN OF AMERICA	MO	16,096,247	2,498,114	13,598,132	(188,411)	0	0	5,332	7,058
UKRAINIAN NATIONAL ASN INC	NJ	62,623,784	40,719,084	21,904,699	2,597,592	3,350	7,000	0	0
UNITED STATES LETTER CRS H BNFT ASN	TN	42,065,376	31,769,873	10,295,503	1,345,873	27,836	16,120	21,306	11,765
WESTERN CATHOLIC UNION	IL	14,481,876	13,235,559	1,246,317	(256,129)	300	44	1,005	238
WESTERN FRATERNAL LIFE ASN	IA	78,009,582	69,226,012	8,783,570	132,964	209,231	78,140	0	0
WOODMEN OF THE WORLD LIFE INS SOC	NE	1,985,089,678	1,797,799,553	187,290,125	8,876,714	33,912	58,530	1,333	57
GRAND TOTAL		21,155,173,487	18,991,633,613	2,163,539,866	125,616,096	32,282,760	11,828,264	8,097,579	6,257,289

*** ALL FIGURES SHOWN WERE TAKEN FROM THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS DATA BASE

ACCIDENT & HEALTH DIVISION

This Division is charged with the general supervision and regulation of all matters relating to the writing of accident and health insurance by insurance companies, corporations and societies licensed for such business in Kansas. As of December 31, 1988, there were 902 insurance organizations licensed to transact the business of accident and health insurance in Kansas. This figure represents 20 foreign fraternal societies, 8 Kansas and 276 foreign fire and casualty companies, 17 Kansas and 563 foreign life insurance companies, 4 non-profit medical and hospital service corporations and 14 health maintenance organizations.

These insurance organizations write one or more of the following classes of insurance: basic hospital expense coverage, basic medical-surgical coverage, hospital confinement indemnity coverage, major medical expense coverage, disability income protection coverage, accident only coverage, credit accident and health coverage, specified disease coverage, long term care coverage, dental expense coverage, vision care benefits and specified accident coverage. Pursuant to Kansas insurance laws and regulations, such organizations submitted to this Division, for our review, a total of 20,252 forms and rates in 1988. The figures below show a breakdown of the workload of this Division during that time period.

Review of Policy Forms

With respect to policy form filings, the figures below represent the number of filings received and acted upon for 1988

	1988
Total number of policy forms, applications, inserts and riders received	18,037
Forms Approved	16,240 *
Forms Disapproved	5,377 *

* The forms approved and disapproved will not reflect the number received as they include forms reviewed from the backlog of the past year. In like manner, a portion of the forms received as shown above were not acted upon, and will form the backlog reflected in next year's approved/disapproved record. The approved figures will include some instances where a form was counted disapproved initially, but subsequently approved following further communication with the company.

Review of Rate Filings

This Division also exercises some authority over rates for individual accident and health policies underwritten by commercial companies,

rates charged by Blue Cross and Blue Shield and other non-profit service corporations, and rates charged by health maintenance organizations. In addition, rates for group accident and health policies are submitted for our information. An accounting of this Division's rate review activity during 1988 produced the following results:

	1988
Rate Filings Received	2,215
Rates Filed	1,955 *
Rates Not Filed	948 *

An important factor in the review of rates by this Division is the monetary savings which accrues to the citizens of Kansas as a result of negotiated reductions in the amount of rate increases requested. The dollar amount of savings created by these actions are difficult to measure since few insurers provide data as to the number of Kansas citizens affected by a particular rate filing. Reductions through rate review occurs in three ways: (1) lower rates than originally requested are allowed; (2) companies voluntarily withdraw the rate filings in response to this Division's review; and (3) no response is received from a company and the file is closed.

* The rates filed and not filed will not reflect the number received as they include rates reviewed from a backlog of the past year. In like manner, a portion of the rates received as shown above were not acted upon, and will form the backlog reflected in next year's filed and not filed record. The filed figures will include some instances where a rate was counted not filed initially, but subsequently filed following further communication with the company.

Market Conduct Reviews

To provide a method by which this department can more closely monitor the activities of insurance companies and Health Maintenance Organizations (HMO's) transacting business in Kansas, the Accident and Health Division is involved in a Market Conduct Review System. This system has allowed the maintenance of records of the activities of companies and HMO's, agents and products solicited in order to identify and correct problems regarding policyholder and subscriber misunderstanding, misrepresentation, claim payments, etc. During 1988, the Accident and Health Division participated in a market conduct review of Centennial Life Insurance Company, which is a Kansas domestic life insurance company. In addition, a market conduct examination was performed on Family Health Plan, which is a health maintenance organization domiciled in Kansas.

Company Admission

As in previous years, increased effort was applied to the processing of applications for Certificates of Authority to include accident and health insurance. As a result of these efforts, 128 companies were authorized to conduct the business of accident and health insurance in the state of Kansas in 1988.

Review of Company Advertising and Solicitation Practices

Approximately 458 pieces of accident and health advertising were reviewed by the Accident and Health Division in 1988. Of this total, 246 were not filed by this Division as they did not comply with our advertising requirements. Our review of advertising usually involves correspondence between this department and the submitting company. Companies are advised of possible violations of Kansas statutes and administrative regulations.

Consumer Assistance

This Division has responded to a number of consumer complaints and inquiries. Our files indicate that in 1988 we received a total of 94 consumer rate and miscellaneous inquiries. It should be noted that this total number does not include those handled by telephone. During 1988, we received approximately 1,100 telephone inquiries and walk-in visits by consumers to discuss insurance matters. The majority of the rate inquiries related to Blue Cross and Blue Shield rate changes. The miscellaneous inquiries were in the form of questionnaires, licensing status of companies and/or agents, claim matters, content of company advertising, effect of new legislation and the legality of cancellations of coverage by companies.

Investigation and Penalty Assessments

During 1988, this division initiated a number of investigations, and as a result, eight insurance companies were assessed fines totaling $7,068.67. In each situation, the company was issuing forms not approved by this department.

The Accident and Health Division continues to investigate areas which include: forms in use contrary to forms filed, use of policy forms and rates not filed, advertising violations, and unfair agent solicitation practices.

Regulation of Administrators

This Division supervises the initial licensing and annual license continuations of third party administrators operating in this state pursuant to Article 38 of the Kansas Insurance Code. This statute requires administrators, as defined in the statute, who handle premiums or who adjust or settle claims for residents of Kansas in connection with life or accident and health insurance or annuities, to acquire a Certificate of Registration from the Commissioner of Insurance. An initial fee of $100 is required at the time of application and a $50 fee is required for continuation of the certificate for successive annual periods. In addition, each administrator must maintain a current synopsis of agreements with insurers outlining the name of the insurance company, effective date of the agreement, the name and type of group insured and coverages provided and an indication of the service provided by the administrator. As of December 31, 1988 there were 192 third party administrators registered in Kansas, 28 of which were registered during 1988

Regulation of Health Maintenance Organizations

This Division is responsible for the ongoing review of the operation of health maintenance organizations. As of December 31, 1988, 14 HMO's have been admitted to transact business in Kansas since the enactment of the Health Maintenance Organization Act in 1974. Total Health Care, Kaiser Foundation Health Plan of Kansas City, Inc., and Health Plan of Mid-America, Inc., are non-profit health maintenance organizations operating in the greater Kansas City Area. Family Health Plan Corporation is a non-profit plan operating in the greater Newton and McPherson, Kansas areas. HMO Kansas, Inc., a non-profit subsidiary of Blue Cross and Blue Shield of Kansas admitted in 1984 operates in Wichita, Topeka, Hutchinson, Winfield, Salina, Junction City, Manhattan, Larned, Great Bend, Lawrence, and the McPherson, Marion and Harvey County areas. Equicor Health Plan, Inc., originally admitted in 1981 as a non-profit HMO called Health Care Plus, was readmitted on January 1, 1984, and then restructured as of September 1, 1984 to become a subsidiary corporation of a for-profit holding company. This change was made to facilitate the ownership of other subsidiaries, some of which operate outside the state of Kansas. Equicor Health Plan, Inc. operates in Wichita, Salina, Emporia, and the greater Kansas City area. Medplan, Inc., admitted in 1976, is licensed to operate in the greater

Kansas City area as a for-profit health maintenance organization, as is Prime Health of Kansas City, admitted on October 27, 1976; Humana Health Plan, Inc., admitted February 1, 1985; Cigna Health Plan of Kansas City, Inc., admitted July 11, 1986; and Kansas City Advance Health Maintenance Organization, Inc., Metlife Healthcare Network and Prudential Health Care Plan, all admitted during 1987; and Principal Health Care of Kansas City, Inc., admitted August 1, 1988.

Pursuant to K.S.A. 40-3209 and K.S.A. 40-3210, all contract forms and rates used by an HMO operating in Kansas must be submitted for approval by this department. Contract forms are required to contain a complete description of the health care services and benefits afforded, a list of facilities providing medical services, all exclusions and coverage limitations, must describe enrollment, re-enrollment and dis-enrollment criteria and describe procedures to be followed in the event of member grievances. Rates submitted for approval must be adequately justified using benefit cost data, utilization projections, enrollment projections and reflect anticipated costs for the operation of the HMO in each community where they are authorized to contract business.

Projects Involving Health Maintenance Organizations

During 1988, this Division completed the review of one application for a certificate of authority for a health maintenance organization to operate in the greater Kansas City area. Admitted to transact business as of August 1, 1988 was Principal Health Care of Kansas City, Inc., a for-profit company affiliated with Principal Mutual Life Insurance Company, Des Moines, Iowa.

Blue-Care, Inc., a subsidiary of Blue Cross and Blue Shield of Kansas City, Inc., also submitted an application for a certificate of authority to operate in the greater Kansas City area. As of December 31, 1988 this application was still under review.

Med-Plan, Inc., a Kansas City based health maintenance organization submitted a filing to establish a new comprehensive medical benefit plan to be marketed to individual applicants. This filing consisted of a new benefit package, risk pool rating structure and underwriting program and is designed to be marketed to small business employees, self-employed persons and other individuals currently insured by indemnity programs. Three separate risk pools have been established for new and renewal business underwriting;

individuals applying for coverage are underwritten initially into one of these risk pools.

CIGNA Healthplan of Kansas City, Inc., operator of a health maintenance organization in the greater Kansas City area, submitted a filing to expand their operations to the Leavenworth, Douglas, Franklin and Miami county areas. This filing was submitted to accommodate one large employer group with multiple business locations primarily in Lawrence, Kansas, Paola, Kansas and Ottawa, Kansas. CIGNA has an exclusive contract for health benefits for this employer and will also market to other large employer groups in these areas as well.

1987 House Bill 2111, effective July 1, 1987, amended K.S.A. 40-3211(b) to provide that at least once every three years a health maintenance organization licensed in this state shall obtain a quality of care review from an independent quality review organization acceptable to the commissioner. This statute further requires that the findings of the review organization be expressed in a written opinion relating to the general quality of care provided by an HMO and its related contracted providers. For HMOs admitted as of July 1, 1987, the first such written assessment is to be completed no later than July 1, 1990.

Most health maintenance organizations worked collectively through the Kansas HMO Association to develop guidelines and review proposals from various independent quality review organizations for presentation to this department for approval. The following organizations presented proposals that were deemed acceptable pursuant to K.S.A. 40-3211(b):

1. Quality Quest, Excelsior, Minnesota
2. Kansas Foundation of Medical Care, Topeka, Kansas
3. Joint Commission on Accreditation of Healthcare Organizations, Chicago, Illinois
4. National Committee in Quality Assurance, Washington, D.C.

Projects Involving Blue Cross and Blue Shield

A series of filings from Blue Cross and Blue Shield of Kansas City proposed revised rates to be effective after January 1, 1989. Blue Cross and Blue Shield of Kansas City proposed to increase rates for their non-group programs representing increases of 39.3% for their Preferred-Care, Non-Group Program ($200 deductible), 20.87% for their Preferred-Care, Non-Group Program ($500 deductible). These

filings affected 3,186 Kansas contracts. Rates for three non-group programs also increased charges by 29% as of July 1, 1988. A filing was also received, reviewed and approved to allow Blue Cross and Blue Shield of Kansas City to increase rates 32.3% as of January 1, 1989 for the standard and low option direct pay conversion medical programs. This filing also proposed rates for a new $1,000 deductible coverage option as was required by 1988 Senate Bill No. 538.

Blue Cross and Blue Shield of Kansas City also submitted a filing, to be effective on January 1, 1989, to increase rates for their Medicare Tie-In Plan Program, which provides coverage complementary to Medicare and marketed to individuals over age 65. These rates were proposed to increase 5.1% from $61.63 per month to $65.00 per month. The company also submitted revised rates that were 3.2% higher for their Tie-In program marketed to individuals under the age of 65 and disabled.

Blue Cross and Blue Shield of Kansas also proposed revised rates during 1988 to be effective on and after January 1, 1989. In August, a filing was submitted to revise the base rates used to determine rates for their Merit-Rated Group Programs. The base rates submitted for approval were based on the currently approved rates adjusted for inflation, cost and utilization trends. The actual rate changes, as respect any particular group rated under this program, ultimately depends on the favorable or unfavorable loss experience of the individual group and any benefit package changes from year to year.

Blue Cross and Blue Shield of Kansas also submitted a filing of revised rates for their individual product line, including Non-Group Direct Enrolled, Farm Bureau, Non-Group Conversion and Plan 65 and Plan D Programs. These revised rates were filed to be effective January 1, 1989. Rates for the Non-Group Direct Enrolled and Farm Bureau Programs increased 25.0% and 26.0% respectively. The Non-Group Conversion rates were increased 39.5%. Rates for the company's Medicare Supplement (over age 65) Plan 65 program increased 14.3%, from $42.45 per month to $48.52 per month. Plan D (under age 65, disabled) rates increased 41.0%, from $57.00 per month to $80.38 per month.

Involvement in Other Projects

1. Each year, this Division has undertaken the examination and audit of the following annual statements:

A. Blue Cross and Blue Shield of Kansas
B. Blue Cross and Blue Shield of Kansas City
C. Delta Dental Plan of Kansas
D. Vision Service Plan of Kansas, Inc.
E. Family Health Plan
F. Equicor Health Plan, Inc.
G. Prime Health
H. Total Health Care
I. Health Plan of Mid-America
J. HMO Kansas
K. Humana Health Plan, Inc.
L. Kaiser Foundation Health Plan of Kansas City
M. Medplan, Inc.
N. MetLife Health Care Network of Kansas City, Inc.
O. Prudential Health Care Plan, Inc.
P. CIGNA Health Plan of Kansas City, Inc.
Q. Kansas City Advance Health Maintenance Organization, Inc.
R. Principal Health Care of Kansas City, Inc.

2. In 1988, employees of this division participated in a number of insurance related meetings and programs. In addition, employees of the Accident and Health Division presented speeches to members of the League of Women Voters, Area Retired Teachers Association, Board of Directors of the Kansas Employer Coalition on Health, Inc., and the Advisory Committee of the Coordinating Council on Early Childhood Development.

3. To aid this department in the continued monitoring of Medicare Supplement benefits written in this state, the Accident and Health Division initiated an investigation to determine if those insurance companies writing Medicare Supplement business in Kansas were in compliance with the minimum ratio requirements of 60% as required by K.A.R. 40-4-35.

   Medicare Supplement experience exhibits are due on June 30 of each year. Upon receipt of this information, a thorough review of those "Experience Reporting Forms" was conducted and those companies that were issuing forms with less than a 60% loss were contacted again. A review was made of all company responses to determine if information from companies had been satisfactorily completed. Additional correspondence with

these companies included requests for loss/ratio projections for the forms reviewed.

Since the adoption of K.A.R. 40-4-35, approximately 430 Medicare Supplement policy forms have been approved for 89 companies writing this business in Kansas.

As of this printing, all information from this investigation has not been completely compiled. However, the information collected will serve this Department as a reference when further rate increases are proposed by any of those companies included in this investigation.

4. Throughout 1988, this division, in addition to the normal daily activities, participated in a variety of "special projects" some of which are outlined below:

   a. Participation in a questionnaire developed by the General Accounting Office (GAO) regarding the evaluation of issues relating to long-term care financing. The GAO was particularly interested in obtaining current information on state regulation of long-term care and Medicare Supplement insurance.
   b. This Division completed a questionnaire and provided information to the office of Consumer Health Advocates regarding the availability, benefit structure, and cost of long-term care insurance policies. We provided information regarding Senate Bill No. 132 which was enacted by the Kansas Legislature and became effective January 1, 1988. In addition, we provided the Consumer Health Advocates a copy of our 1989 Long Term Care Shopper's Guide.
   c. Participation in a questionnaire developed by *Consumer Reports* in regard to the regulation of Medicare Supplement policies. The questionnaire is being used by *Consumer Reports* to compile data in order to publish a major report on Medicare Supplement policies in late spring or early summer 1989.
   d. The 1988 session of the Kansas Legislature enacted numerous laws which will directly affect the workload of the Accident and Health Division. Below is a synopsis of the various laws which became effective during 1988.

      S.B. 132 Establishes specific standards for policy provisions of long term care insurance policies. (Eff. 1/1/88)

S.B. 668 Requires laboratory and x-ray benefits in accident and health policies to include benefits for pap smears and mammograms. (Eff. 7/1/88)

S.B. 133 Requires insurers writing Medicare Supplement insurance to send insureds whose policies has lapsed an appropriate premium notice no later than 45 days following the date the premium was due and not earlier than the due date. Upon payment within 45 days of the insurer mailing such notice, the policy shall automatically be reinstated as continuous coverage by the insurer. (Eff. 7-1-88)

S.B. 539 Requires that no hospital, medical or surgical expense group policy shall contain any provision which prevents any person insured under the replaced policy immediately prior to such replacement from being insured under the replacing policy. (Eff. 7/1/88)

e. On March 14, we issued Bulletin 1988-7 to life and health insurers authorized in Kansas concerning the progress of insurers in providing coverage for diabetes self-management education programs. This bulletin asked insurers to complete a survey developed for reporting progress in providing coverage for diabetes self-management programs. The department requested insurers to complete the form and return it no later than June 1, 1988.

f. On November 8, 1988 we issued Bulletin 1988-31 to advise all insurance companies authorized to transact the business of accident and health insurance in Kansas of newly proposed regulations K.A.R. 40-4-35 and K.A.R. 40-4-35a, that became effective on a temporary basis January 1, 1989. The bulletin states that effective January 1, 1989, no group or individual insurance policy designed primarily as a supplement to Medicare should be issued in Kansas unless such policies have been approved in accordance with the newly proposed K.S.A. 40-4-35 or K.A.R. 40-4-35a.

g. In consideration of the increasing number of elderly interested in continuing care community living and the accelerating growth of this industry within our state, this department appointed an Ad Hoc Committee in August of 1988 to study the adequacy of our present law (K.S.A. 16-1101 through 1105) in regulating continuing care providers.

The eight member committee was comprised of representatives of senior citizen groups and associations, state agencies and continuing care providers.

The Committee provided suggestions and recommendations to the department in December of 1988 of possible reforms to the present Kansas law. As a result of the Committee's recommendation, this department proposed to the 1989 Kansas Legislature House Bill No. 2381.

5. This Division was also involved in the continuing process of reviewing and investigating the adequacy of current statutes and regulations in an attempt to propose more efficient and beneficial insurance legislation.

FIRE AND CASUALTY DIVISION

This division is responsible for the review and approval or disapproval of Fire and Casualty rates, rules and forms filings submitted by approximately 703 companies licensed to operate in Kansas. The following table is a comparison between the years 1987 and 1988 showing the number of filings received and handled by this division:

	1987	*1988*
Policy and Endorsement Forms Received	30,092	25,137
Policy and Endorsement Forms Approved	28,844	22,364
Policy and Endorsement Forms Disapproved	11,057	653
Rate Filings Received	12,512	11,527
Rate Filings Approved	7,207	10,632
Rate Filings Disapproved	1,962	103

Excess Lines

This division maintains a list of Insurers not authorized to do business in this state but who may accept business after complying with the provisions of K.S.A. 40-246c. Companies complying with this statute may accept business through properly licensed excess lines agents. A total of 322 agents held an excess lines license in 1987. Approximately 192 excess lines agents wrote 6,980 policies in 1987. The total premium and penalty tax collected on these policies was received in 1988 and amounted to $1,806,986.16 as provided by K.S.A. 40-246c.

Annual Statement Review

In addition to the division's function of reviewing Fire and Casualty rate, rule and form filings, it is also this division's responsibility to assist in examining the yearly annual statements submitted by the companies holding a Kansas Certificate of Authority.

See Tables 4-12 for information extracted from the annual statements of Mutual Insurance Companies, Kansas Mutual Hail Insurance Companies, Reciprocal or Inter-Insurance Exchanges, Stock Fire and Casualty Insurance Companies of the U.S., and Stock Fire and Casualty Insurance Companies of foreign countries. A summary of the Kansas business for Fire, Casualty and Mortgage Guaranty companies can be found in this report.

Another responsibility of this division is to verify, assess and collect, pursuant to applicable statutes, fees and premium taxes on direct Kansas business written by licensed companies. During fiscal

1988, $36,962,744 was collected in fees and premium taxes from Fire and Casualty companies. This represented a 1.3% increase over 1987.

Firefighters Relief Fund Tax

All premium taxes collected are deposited into the General Revenue Fund. In 1988, the Firefighters Relief Fund Tax was collected and deposited into a special fund. The revenue collected for this fund was distributed to 493 cities, counties, townships and fire districts qualified to participate in the distribution of the tax. The State Firefighters Relief Fund is generated by a tax imposed on insurance companies writing fire insurance coverages within the state of Kansas.

The distribution of the Fund was made as follows:

a. The Commissioner of Insurance sets aside the administrative expenses that have been approved by the legislature for this department in administering the Fund. In 1988, the amount set aside for FY 1989 administrative expenses was $51,368.
b. An amount equal to 3% of the total amount collected is paid to the Kansas State Firefighters Association, Inc., for the education and study of fire prevention and fire extinguishment. This figure for Fiscal Year 1988 was $114,675.
c. An amount equal to 5% of the total amount collected is paid to the Kansas State Firefighters Association, Inc., to be used as a death benefit fund. The amount of this payment, however, cannot exceed the amount necessary to restore the balance of this Fund to $100,000. The amount to restore this fund for Fiscal Year 1988 was $76,500.
d. The amount received by each association was based upon the amount of fire insurance written in the area served by that association. The 1988 total distribution to all associations was $3,581,401.

Fire Marshal Tax

For the purpose of maintaining the department of the state Fire Marshal, K.S.A. 75-1508 requires each fire insurance company doing business in this state to pay to the Commissioner of Insurance on or before March 15, each year, such levy as may be made by the state Fire Marshal. The levy shall not be more than 1.25% of a sum equal to the gross cash receipts as premiums of such company on

all fire business transacted by it in the state of Kansas during the preceding year. The tax collected pursuant to this statute was remitted to the State Treasurer pursuant to K.S.A. 75-1514. The total Fire Marshal Tax collected in FY 1988 was $1,959,496.

Premium Tax on Kansas Companies

The 1970 Legislature enacted a tax on Kansas insurance companies at the rate of one percent per annum on all premiums received on risks located in this state. The revenue from this tax is deposited into the General Revenue Fund. The year 1988 marked the eighteenth time in which this department collected the premium tax from companies organized under the laws of this state. The total Premium Tax collected from Kansas property and casualty companies in FY 1988 was $1,924,920.

Privilege Tax on Kansas Companies

The year 1988 also marked the eighteenth time this department collected a Privilege Tax from each company organized under the laws of this state. The revenue from this tax is also deposited into the General Revenue Fund and is the result of the 1970 Legislation which enacted a five percent tax on the companies' net income as a privilege of doing business in this state. The total Privilege Tax collected in FY 1988 from property and casualty companies was $764,433.

Kansas Insurance Guaranty Association

The Kansas Insurance Guaranty Association Act continues to function pursuant to legislation, also enacted by the 1970 Legislature. The purpose of the act is to provide a mechanism for the payment of coverage under certain insurance policies, to avoid excessive delay in payment of such claims and to avoid financial loss to claimants or policyholders because of the insolvency of an insurer. Further, this act assists in the detection and prevention of insurer insolvencies, and provides an association to assess the costs of such protection among insurers. The act applies to the kinds of direct insurance specified in K.S.A. 40-901 and 40-1102, except for certain specified lines such as Accident and Health, Credit and Title Insurance.

The Board of Directors of the Kansas Insurance Guaranty Association is composed of nine persons representing member insurance companies and appointed by the Commissioner of Insurance.

HEALTH MAINTENANCE ORGANIZATIONS AUTHORIZED IN KANSAS FOR YEAR-ENDING DECEMBER 31, 1988

(000) OMITTED

NAME	NET EARNED SUBSCRIPTIONS	TOTAL INCOME	COSTS OF HOSPITAL AND MEDICAL BENEFITS	TOTAL DISBURSEMENTS	ADMITTED ASSETS	LIABILITIES	SURPLUS OF ADMITTED ASSETS OVER REPORTED LIABILITIES	—KANSAS— NET EARNED SUBSCRIPTIONS	—KANSAS— COSTS OF HOSPITAL AND MEDICAL BENEFITS
CIGNA Health Plan of Kansas City, Inc.	19,856	20,852	12,858	21,691	6,126	4,702	1,424	6,335	4,102
Equicor Health Plan, Inc.	71,228	74,775	64,149	70,679	18,076	14,086	3,991	71,228	64,149
Family Health Plan	4,008	4,131	3,500	4,174	1,094	766	328	4,008	3,500
Health Plan of Mid-America	18,959	19,155	18,935	22,003	2,315	1,472	843	7,151	7,142
HMO Kansas, Inc.	61,323	69,488	62,380	69,627	18,514	10,845	7,669	61,323	62,380
Humana Health Plan, Inc.	107,013	112,502	99,588	106,670	67,260	54,515	12,745	353	781
Kaiser Foundation Health Plan of Kansas City, Inc.	14,113	(3,613)	14,905	19,224	6,061	11,137	(5,481)	7,452	7,870
Kansas City Advance Health Maintenance Organization, Inc.	2,148	2,206	2,979	4,156	1,484	985	499	529	733
Medplan, Inc.	4,976	5,074	5,369	5,798	523	1,357	(833)	4,906	5,293
MetLife Healthcare Network of Kansas City, Inc.	5,230	5,376	5,434	6,695	1,968	1,742	266	299	323
Prime Health Kansas City, Inc. d/b/a Prime Health	57,295	68,518	63,702	70,005	23,422	21,455	1,967	9,963	10,829
Principal Health Care of Kansas City, Inc.	39	180	33	659	3,625	856	2,770	0	0
Prudential Health Care Plan, Inc.	632,038	676,707	608,349	676,306	143,412	107,473	35,940	749	901
Total Health Care	96,174	97,324	97,373	105,324	23,084	22,784	300	9,448	9,566
TOTAL	1,094,400	482,675	1,049,554	1,183,011	316,964	254,175	59,388	183,714	177,569

NON-PROFIT MEDICAL AND HOSPITAL SERVICE CORPORATIONS AUTHORIZED IN KANSAS FOR YEAR-ENDING DECEMBER 31, 1988

(000) OMITTED

NAME	PREMIUMS EARNED	CLAIMS INCURRED	ALL OTHER EXPENSES INCURRED	UNDER-WRITING GAIN/LOSS	NET GAIN/LOSS	ADMITTED ASSETS	TOTAL LIABIL-ITIES	SURPLUS	—KANSAS— PREMIUMS EARNED	—KANSAS— CLAIMS INCURRED
Blue Cross and Blue Shield of Kansas	448,843	420,223	51,831	(23,211)	(12,150)	216,737	127,456	89,281	448,843	420,223
Blue Cross and Blue Shield of Kansas City	324,691	293,833	43,068	(12,210)	(14,420)	94,113	87,076	7,037	49,067	44,404
TOTAL	773,534	714,056	94,899	(35,421)	(26,570)	310,850	214,532	96,318	497,910	464,627

MEDICAL SERVICE CORPORATIONS AUTHORIZED IN KANSAS FOR YEAR-ENDING DECEMBER 31, 1988

(000) OMITTED

NAME	PREMIUMS EARNED	CLAIMS INCURRED	ALL OTHER EXPENSES INCURRED	UNDER-WRITING GAIN/LOSS	NET GAIN/LOSS	ADMITTED ASSETS	TOTAL LIABIL-ITIES	SURPLUS	—KANSAS— PREMIUMS EARNED	—KANSAS— CLAIMS INCURRED
Delta Dental Plan of Kansas	6,678	5,801	1,136	(259)	(10)	783	683	100	6,678	5,801
Vision Service Plan of Kansas	334	374	24	(64)	(57)	220	200	20	333	374
TOTAL	7,012	6,175	1,160	(323)	(67)	1,003	883	120	7,011	6,175

Workers' Compensation Assigned Risk Plan

The Workers' Compensation Assigned Risk Plan operates under authority of K.S.A. 40-2108. The Plan provides Workers' Compensation and Employers' Liability Insurance for qualified applicants unable to procure this kind of insurance in the normal market. The Kansas Council on Compensation Insurance administers the Workers' Compensation Assigned Risk Plan and has provided the following information:

Calendar Year	Number of Risks Insured in Plan	New Plan Applications Received	Earned Premium	Incurred Losses	Loss Ratios	Total # of Risks Insured (Statewide)	% of Risks Insured in the Plan Compared to Total in State
1981	4,221	1,551	16,375,892	11,988,861	73.2%	40,831	10.3%
1982	3,301	1,414	13,868,425	9,641,177	69.5%	40,967	8.1%
1983	3,734	1,250	9,531,379	7,678,544	80.6%	40,860	9.1%
1984	4,501	1,641	10,452,825	8,814,462	84.3%	45,308	9.9%
1985	6,971	5,715	17,382,973	21,737,161	126.0%	46,705	14.9%
1986	7,764	7,036	39,826,987	40,139,386	100.8%	48,610	16.0%
1987	9,700	6,654	51,378,160	59,722,487	116.2%	36,824	26.3%
1988	9,769	5,075	45,996,074*	———	———	43,986	22.2%

* Estimated as of December 31, 1988

Kansas FAIR Plan

Kansas FAIR Plan (Fair Access to Insurance Requirements) operates under K.S.A. 40-2101 and Insurance Department Regulation 40-3-33. The purpose of the Plan is to provide fire, extended coverage, vandalism and malicious mischief insurance for qualified applicants unable to obtain this kind of insurance in the normal market, and to provide an all-industry placement facility which will provide for an equitable distribution and placement of risks among all insureds. The nine members of the governing committee were appointed by the commissioner. The following table reflects a comparison of the years 1981 through 1988.

Year	No. of Policies in Force of New and Renewal	No. of New Applications Received	Premium Written	No. of Losses Reported	Amount of Losses Paid	Loss Ratio Paid/ Written	Insurance in Force
1981	10,899	3,745	1,970,566	767	1,503,668	76.3%	163,639,786
1982	10,357	4,305	1,819,000	1,785	2,444,000	134.4%	171,444,000
1983	11,691	3,751	1,797,000	761	1,381,000	76.9%	167,428,000
1984	11,307	4,093	1,849,000	798	1,268,000	68.6%	155,923,000
1985	9,961	5,804	2,583,000	583	1,252,000	48.4%	214,772,000
1986	11,579	6,608	4,119,000	814	1,738,000	42.0%	305,997,000
1987	10,255	5,053	3,690,000	1,073	2,023,000	54.8%	261,180,000
1988	8,649	3,310	3,163,000	363	2,074,000	65.6%	194,676,000

Kansas Automobile Insurance Plan

The Kansas Automobile Insurance Plan has provided the following information:

Year	Number of Private Passenger Vehicles Insured	New Applications Processed	Percent of Private Passenger Vehicles in the Plan to the Total Registered Private Passenger Vehicles in the State
1985	13,347	8,951	0.91%
1986	12,283	11,213	0.83%
1987	10,710	7,941	0.79%
1988*	9,898*	7,981	0.66%*

* The figures contained herein are based upon projection of 1987 data since 1988 data is not available. The number of private passenger pickups cannot be verified according to the Division of Vehicles, therefore, only registered autos are being used in the formula. This will have a tendency to overstate the percentage, however, the numbers used are more readily available.

Kansas Automobile Assigned Claims Plan

The Kansas Automobile Assigned Claims Plan operates under authority of K.S.A. 40-3116. The Plan is designed to provide personal injury protection benefits for certain qualified persons who suffer injury in this state pursuant to the Kansas Automobile Injury Reparations Act. The Plan has provided the following information relative to its claims activity:

Year	Claim Cost	Number of Claims
1985	32,334.02	24
1986	47,694.45	16
1987	49,760.53	15
1988	64,609.41	44

Self-Insurers (No Fault Law)

A total of fourteen (14) firms qualified as self-insurers under the Kansas Automobile Injury Reparations Act in 1988. To qualify for a Certificate of Self-Insurance, a comprehensive review of the individual or corporation's financial condition is required. Additionally, the applicant must submit other supporting information relative to claim handling procedures and quarterly report forms outlining claim activity. K.S.A. 40-3104(d) requires that 26 or more vehicles be owned and registered in the State of Kansas for initial qualification but also provides that leased vehicles can be covered under the certificate provided the lease agreement requires the lessee to provide liability insurance. The self-insurers reported a total of 169 claims incurred during 1988 and total claim payments of $280,570.65.

Self-Insurers (K.S.A. 66-1,128)

A total of eight (8) firms qualified as self-insurers under K.S.A. 66-1,128 in 1988. K.S.A. 66-1,128 concerns self-insurers for automobile liability that are regulated by the Kansas Corporation Commission (KCC). The qualification requirements are similar to K.S.A. 40-3104(d) self-insurers except that the KCC has deemed that National Association of Regulatory Utility Commissioners' stamps ("bingo" stamps) constitute Kansas registrations for the purpose of complying with the registered vehicle requirements.

Medical Malpractice Insurance

The Kansas Health Care Provider Insurance Availability Act, which became effective on July 1, 1976, continues to provide an effective solution to the availability problems encountered prior to the implementation of this act. Under the provisions of the Act, the Health Care Stabilization Fund and the Health Care Provider Insurance Availability Plan were established. On December 31, 1988, the Health Care Stabilization Fund, administered by the Commissioner, had a balance of $66,086,336. As required by the Act, the Fund provides excess professional liability coverage for Kansas health care providers complying with the basic coverage insurance requirement. The Health Care Provider Insurance Availability Plan is the professional liability insurance availability mechanism for health care providers unable to obtain the required basic coverage from normal insurance markets. The Health Care Provider Insurance Availability Plan, through its servicing carrier, The Medical Protective Company of Fort Wayne, Indiana, issued approximately 786 policies as of December 31, 1988.

Other provisions of the Health Care Provider Insurance Availability Act permit health care providers to comply with the basic coverage requirements by becoming authorized self-insurers for $200,000/$600,000 professional liability losses. During 1988, three Kansas hospital facilities qualified for self-insurance authorization.

Products Liability Insurance

Policy year product liability statistical reporting requirements of K.S.A. 40-1132 and 40-1133 became effective July 1, 1983. The initial company reports were due on October 28, 1983. Additional reporting requirements continue to exist in future years, with an annual due

date of March 15. This division has complied and summarized the data for policy years 1977 through 1987.

Professional Liability Insurance

In addition to the collection and compilation of product liability statistical reports, the Professional Liability Section also receives closed claims reports on various types of health care providers, engineers, architects, land surveyors, attorneys and certified public accountants. A report of Medical Malpractice Closed Claim information has been compiled for the years of 1976 through 1987.

Automobile Clubs

A total of 22 Automobile Clubs were licensed by this division in 1988 pursuant to Chapter 25 of Article 40 of the Insurance Code.

Premium Finance Companies

A total of 24 Premium Finance Companies were licensed by this division in 1988 pursuant to Chapter 26 of Article 40 of the Insurance Code.

Certificates of Authority

All Certificates of Authority for Fire and Casualty companies are prepared in this division. A total of 703 companies were licensed by this division to transact the business of insurance in Kansas as of December 31, 1988. Many amendments to the Certificates of Authority were also processed in the division during the year.

Following are the corporate changes finalized in 1988:

Admissions	31
Cancellations	3
Name Changes	18
Mergers	8

(The above does not include Premium Finance Companies, Automobile Clubs or Rating Organizations.)

Admissions

The final administrative details of admitting a fire and casualty company are handled in this Division. A total of 31 Fire and Casualty companies were admitted during 1988.

Rate Filings

The year 1988 was also an active year for the submission of rate filings involving rate increases and decreases. A total of 11,527 rate filings were received in the division during 1988. This represents a decrease in number from 1987. The following is an analysis of the premium effect of all rate filings approved in the four major sections of this division during 1988:

Professional Liability	+ $ 4,157,207.00
Automobile	+ 4,914,331.00
Fire	- 4,516,880.00
Commercial Multi-Peril & Casualty	+ 10,091,393.00
Total	+ $14,646,051.00

Fire Insurance Grading's

This division reviewed 42 filings relating to fire insurance grading of cities, towns, suburban districts, farm districts and contract districts in Kansas. The proposals were submitted by the Insurance Services Office, Inc., which is the only rating organization grading cities, towns, suburban districts, farm districts and contract districts in Kansas for the purpose of establishing base fire insurance rates. Ten (10) cities received a lower (more favorable) classification and one (1) received a higher (less favorable) classification as follows:

Classification Changes	Number of Cities Affected
Changes from class 10 to class 9	1
Changes from class 10 to class 8	3
Changes from class 9 to class 8	3
Changes from class 8 to class 7	1
Changes from class 7 to class 6	2
Changes from class 6 to class 7	1

In addition, thirty-one (31) suburban districts, farm districts, and contract districts received a classification change.

Complaints & Inquiries

The personnel of this Division handled many consumer inquiries and complaints either directly or upon referral from the Consumer Assistance Division. In 1988, we handled numerous complaints directly from the consumer. We also quite frequently respond to con-

sumer inquiries and/or complaints that are originated by telephone calls. The inquiries and/or complaints recorded by our Division totaled 1,544 in 1988. Some inquiries originated by telephone calls are not recorded and therefore, are not reflected within the total referenced above.

Market Conduct Review

During 1988 this Division performed market conduct reviews involving six (6) insurance companies. Reviews for five (5) companies were completed and the reports relative thereto were placed on file as public documents. The review for the remaining company is in process.

The market conduct reviews involved many areas within the field of insurance. The areas reviewed for each company depended upon the concerns of the department and the writings of the company.

The areas monitored were:

1. Advertising Material and Practices
2. Underwriting Practices
3. Rating Practices
4. Redlining
5. Refunding Practices
   a. Reviewed to determine that the amount of refund was correct.
   b. Reviewed to determine that the refund was processed in a timely manner.
6. Cancellations and Nonrenewals.
   a. Reviewed to determine that appropriate reasons for action taken was in compliance with the statutes.
   b. Reviewed to determine that reasons were given pursuant to statute.
   c. Reviewed to determine that the proper amount of time was given.
   d. Reviewed to determine that the proper forms were used.
7. Forms, Rules and Rates
   a. Reviewed to determine that said material was on file with our department.
   b. Reviewed to determine proper use.
8. Complaint Register

9. Adverse Underwriting
   a. Reviewed for compliance with K.S.A. 40-2404.
   b. Reviewed for proper reasons.
   c. Reviewed to determine that reasons were given in a timely manner.
10. Compliance with Other Statutes and Regulations

The selection of the companies and areas reviewed were based upon the following:

1. The degree of competition in the marketplace.
2. Complaints, inquiries and/or problems received.
3. New company.
4. New product for company.
5. Complaint ratio.
6. Top automobile and homeowners written.
7. Top commercial multi-peril writers.

Reports concerning a market conduct review for the following companies were filed in 1988:

Company

1. Great Plains Mutual Insurance Company
2. Bremen Farmers Mutual Insurance Company
3. Upland Mutual Insurance Company, Inc.
4. Kansas Mutual Insurance Company
5. West General Insurance Company
6. Columbian National Title Insurance Company

TABLE 4
KANSAS STOCK FIRE & CASUALTY INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL	SURPLUS	NET INCOME
ALLIANCE INSURANCE COMPANY, INC.	KS	12021	6910	1517	5911	902
CENTRAL STATES INSURANCE COMPANY, INC.	KS	3220	342	500	2878	130
CIMARRON INSURANCE COMPANY, INC.	KS	24337	19577	1000	4760	2064
COLUMBIAN NATIONAL TITLE INSURANCE CO	KS	2325	1504	500	320	30-
FARMERS INSURANCE COMPANY, INC.	KS	57155	44614	0	12541	1084
KANSAS BANKERS SURETY COMPANY	KS	21714	12288	2500	9425	3246
KANSAS FIRE AND CASUALTY COMPANY	KS	37904	24211	1000	13693	2368
KFB INSURANCE COMPANY, INC.	KS	8035	4025	500	2879	653
NATIONAL COLONIAL INSURANCE COMPANY	KS	7916	0	7916	7916	489
NORDIA INSURANCE COMPANY	KS	11448	306	5000	11142	25498
PLAINS INSURANCE COMPANY	KS	9237	6397	1250	2839	399
TOWN & COUNTRY FIRE & CASUALTY INS. CO.	KS	1517	775	503	742	184
TRAVEL AIR INSURANCE COMPANY - KANSAS	KS	40540	36183	600	4357	59
TRINITY UNIVERSAL INS. CO. OF KANSAS	KS	5357	0	1265	5357	299
TRW TITLE INSURANCE COMPANY	KS	1134	566	305	263	50
WEST GENERAL INSURANCE COMPANY	KS	6126	3639	1250	2487	297
WESTERN CASUALTY & SURETY COMPANY	KS	466043	296516	5000	169527	56794
TOTALS		716827	457854	31406	257037	94487

TABLE 5
KANSAS MUTUAL FIRE & CASUALTY INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
BREMEN FARMERS MUTUAL INSURANCE CO.	KS	11535	4253	7282	1520
CONSOLIDATED FARMERS MUTUAL INS CO,INC.	KS	5185	2223	2962	605
FARM BUREAU MUTUAL INSURANCE CO., INC.	KS	193310	108458	84852	11693
FARMERS ALLIANCE MUTUAL INSURANCE CO.	KS	108218	62872	45346	5405
GREAT PLAINS MUTUAL INS. CO., INC.	KS	5878	1716	4162	235
KANSAS MUTUAL INSURANCE COMPANY	KS	4388	2240	2149	459
MARYSVILLE MUTUAL INSURANCE COMPANY	KS	8443	3839	4824	1475
PATRONS MUTUAL INSURANCE ASSOCIATION	KS	9141	5271	3870	866
SWEDISH AMERICAN MUTUAL INS. CO. INC.	KS	1001	425	576	248
UPLAND MUTUAL INSURANCE, INC.	KS	9354	3747	5608	739
WHEAT GROWERS MUTUAL HAIL INS. CO.	KS	9078	723	8355	650
TOTALS		345752	195766	169986	23893

TABLE 6
KANSAS MUTUAL FIRE INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Surplus	Net Income
Farmers Mutual Insurance Company	KS	3,078,460	210,041	2,868,419	439,408

TABLE 7
KANSAS MUTUAL HAIL INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	DOM	Total Assets	Total Liabilities	Surplus	Net Income
Farmers Hail Insurance Company	KS	53,767	2,954	53,767	338
McPherson Hail Insurance Company	KS	813,795	127,629	813,795	198,239
Wheat State Mutual Insurance Company, Inc.	KS	35,981	142	35,981	2,705
TOTALS		903,543	130,725	903,543	201,282

TABLE 8
KANSAS RECIPROCAL INTER-INSURANCE EXCHANGE
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
ARMED FORCES INSURANCE EXCHANGE	KS	67989	24151	43838	2637
TOTALS		67989	24151	43838	2637

TABLE 9

STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES

FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
ACCELERATION NATIONAL INSURANCE CO.	OH	38499	21271	2500	17228	1136
ACSTAR INSURANCE COMPANY	DE	416111	326170	4047	89941	38417-
AEGON REINSURANCE COMPANY OF AMERICA	NY	127244	106131	2500	21112	1046
AETNA CASUALTY & SURETY CO. OF AMERICA	CT	13065	7253	2500	3312	161-
AETNA CASUALTY & SURETY CO. OF ILLINOIS	IL	1855922	1405014	0	315306	34423
AETNA CASUALTY AND SURETY COMPANY	CT	11632587	9284406	25000	2340181	88040
AFFILIATED FM INSURANCE COMPANY	RI	173056	104619	8750	68437	13191
AG SECURITY INSURANCE COMPANY	OK	8559	4299	550	4259	582
AGRICULTURAL INSURANCE COMPANY	SD	6229	2065	2505	4163	329
AIU INSURANCE COMPANY	NY	1455820	1325888	8000	129931	28241
ALASKA PACIFIC ASSURANCE COMPANY	AL	131523	105020	2560	26503	2193
ALBANY INSURANCE COMPANY	NY	110200	81981	2500	28319	1469
ALEXANDER HAMILTON INS. CO. OF AMERICA	IL	21038	4410	2000	14629	2302
ALL AMERICA INSURANCE COMPANY	OH	43177	30435	2400	12741	950
ALLIANCE INDEMNITY COMPANY	OK	4382	1822	600	2560	268
ALLIANZ INSURANCE COMPANY	CA	337116	261968	10000	75147	6863
ALLIED INSURANCE COMPANY	CA	77013	57134	2500	19879	8050
ALLIED PROPERTY & CASUALTY INS CO	IA	20112	14836	1368	5275	181
ALLSTATE INDEMNITY COMPANY	IL	71391	40108	2500	31283	2851
ALLSTATE INSURANCE COMPANY	IL	18068015	13927038	3000	4141777	625024
ALLSTATE PROPERTY & CASUALTY INS. CO.	IL	9085	198	2500	8887	445
AMBAC INDEMNITY CORPORATION	WI	1085352	577373	337000	507978	57008
AMCO INSURANCE COMPANY	IA	160751	121353	1300	39198	845
AMERICAN AGRICULTURAL INSURANCE CO.	IN	346760	233404	2366	113355	15967
AMERICAN ALLIANCE INSURANCE COMPANY	AZ	8282	2060	2548	6222	340
AMERICAN AND FOREIGN INSURANCE COMPANY	DE	323015	270112	2600	52903	6646-
AMERICAN AUTOMOBILE INSURANCE CO.	MO	545155	446956	3500	98199	19885
AMERICAN BANKERS INS. CO. OF FLORIDA	FL	399013	292678	5083	106335	34958
AMERICAN BONDING COMPANY	NE	10098	3816	1000	6282	787
AMERICAN CASUALTY CO. OF READING, PENN.	PA	706774	558777	2350	147996	31947
AMERICAN CENTENNIAL INSURANCE COMPANY	DE	665243	606701	3000	58542	2446
AMERICAN CENTRAL INSURANCE COMPANY	MO	7765	100	2500	7665	539
AMERICAN CONTINENTAL INSURANCE CO.	MO	239065	158398	2500	80667	27821
AMERICAN CREDIT INDEMNITY CO.	NY	100857	48934	2500	51923	319-
AMERICAN EAGLE INSURANCE COMPANY	TX	84315	58034	2500	26281	1470
AMERICAN ECONOMY INSURANCE COMPANY	IN	934180	683054	2500	251126	1408-
AMERICAN EMPIRE INSURANCE COMPANY	OH	17277	11892	2350	5385	1052
AMERICAN EMPLOYERS INSURANCE COMPANY	MA	426653	309271	2500	117382	13159
AMERICAN FAMILY HOME INSURANCE CO.	FL	55413	41879	2500	13534	2986
AMERICAN FIDELITY CASUALTY INSURANCE CO	CO	11007	7811	2000	3196	100
AMERICAN FIDELITY INSURANCE COMPANY	OK	51517	33587	2500	17931	246

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
AMERICAN FIRE & CASUALTY COMPANY	OH	172317	102392	2637	69924	9479
AMERICAN FIRE & INDEMNITY COMPANY	TX	11631	6724	1500	4907	423
AMERICAN GUARANTEE & LIAB. INS. CO.	NY	256166	203545	2350	52621	9546
AMERICAN HAIL INSURANCE COMPANY	MN	1111	26	600	1086	29-
AMERICAN HOME ASSURANCE COMPANY	NY	4790564	4042678	4238	747887	97704
AMERICAN INDEMNITY COMPANY	TX	105708	78399	4000	27309	3186
AMERICAN INDEPENDENT REINSURANCE COMPANY	NY	8068	1045	3000	7023	20396
AMERICAN INSURANCE COMPANY	NJ	1578448	1276257	10502	302191	51667
AMERICAN INTEGRITY INSURANCE CO.	PA	44679	29032	1000	16646	1316
AMERICAN LIVE STOCK INSURANCE CO.	IL	29403	10450	2500	18753	2840
AMERICAN LOYALTY INSURANCE CO.	MN	45866	32529	2500	13339	1008
AMERICAN MODERN HOME INSURANCE CO.	OH	110138	78088	2500	32050	6337
AMERICAN MOTORISTS INSURANCE COMPANY	IL	1009116	731126	6450	277989	26669
AMERICAN NATIONAL FIRE INSURANCE CO.	NY	76933	62615	2350	14318	5986
AMERICAN NATIONAL GENERAL INSURANCE CO.	MO	13631	7595	2500	6036	45-
AMERICAN NATIONAL PROPERTY & CASUALTY CO	MO	148770	95809	2500	52961	2319-
AMERICAN POLICYHOLDERS INSURANCE CO.	MA	223825	195993	2550	27832	42457-
AMERICAN PROFESSIONALS INSURANCE CO.	IN	8839	5286	2350	3553	111
AMERICAN PROTECTION INSURANCE CO.	IL	6305	870	2520	5435	395
AMERICAN RE-INSURANCE COMPANY	DE	3131645	2578390	8236	553256	97362
AMERICAN RELIABLE INSURANCE COMPANY	MN	30533	19890	2500	10643	1787
AMERICAN ROAD INSURANCE COMPANY	MI	1696107	1347278	3000	348829	54663
AMERICAN ROYAL REINSURANCE COMPANY	PA	135627	83848	2500	51779	5070
AMERICAN SECURITY INSURANCE CO.	DE	327617	216881	2526	110736	6840
AMERICAN STANDARD INS. CO. OF WISC.	WI	104505	20841	2500	83664	6344
AMERICAN STATES INS. CO. OF TEXAS	TX	9766	62	2500	9704	522
AMERICAN STATES INSURANCE COMPANY	IN	2131874	1415127	2436	716746	140886
AMERICAN STATES PREFERRED INS CO	IN	67761	29398	1250	38362	2053
AMERICAN TITLE INSURANCE COMPANY	FL	69022	46215	1534	21273	6952-
AMERICAN UNION REINSURANCE COMPANY	NY	197024	140775	3000	56249	3773
AMERICAN UNIVERSAL INSURANCE COMPANY	RI	176145	140955	4000	35190	16679-
AMERICAN ZURICH INSURANCE COMPANY	IL	40350	20424	2500	17926	1285
AMEX ASSURANCE COMPANY	IL	180536	144857	2554	35680	14710
AMWEST SURETY INSURANCE COMPANY	CA	68171	44697	4000	23474	369
ANSVAR AMERICA INSURANCE COMPANY	IL	10930	8633	1000	2297	1635-
ARGONAUT INSURANCE COMPANY	CA	1571206	1198537	2634	372670	80951
ARGONAUT-MIDWEST INSURANCE COMPANY	IL	213074	89705	2400	123369	17304
ARKWRIGHT INSURANCE COMPANY	MA	89606	2295	2350	84961	2648
ASSOCIATED INDEMNITY CORP.	CA	102865	64654	2350	38211	4147
ASSOCIATES INSURANCE COMPANY	IN	180271	126136	3600	54135	11193

TABLE 4

STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES

FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
ASSURANCE COMPANY OF AMERICA	NY	16461	289	2500	16173	1132
ATHENA ASSURANCE COMPANY	MI	47411	31773	2500	15639	3493
ATLANTA INTERNATIONAL INSURANCE CO.	NY	72911	68185	2561	4726	1404-
ATLANTIC CASUALTY & FIRE INSURANCE CO.	SC	15846	4463	3000	11383	997
ATLANTIC INSURANCE COMPANY	TX	27348	20691	2500	6657	214
ATLAS ASSURANCE CO. OF AMERICA	NY	125550	83325	2500	42225	567
ATLAS INSURANCE COMPANY	MO	6890	4034	1200	2855	4
AUTOMOBILE CLUB INSURANCE COMPANY	OH	69404	47991	2688	21413	926
AUTOMOBILE INS. CO. OF HARTFORD, CONN.	CT	228682	186455	2500	42227	2769
AVEMCO INSURANCE COMPANY	MD	151722	73182	3003	78540	21308
BALBOA INSURANCE COMPANY	CA	244866	168409	2500	76457	9723-
BANKERS AND SHIPPERS INSURANCE COMPANY	CT	29313	16106	2500	13207	3642-
BANKERS MULTIPLE LINE INSURANCE CO.	IA	63905	44750	2772	19154	7473
BANKERS STANDARD INSURANCE COMPANY	FL	103500	78143	2500	25356	1190
BCS INSURANCE COMPANY	OH	43220	17701	2500	25519	1360-
BELLEFONTE UNDERWRITERS INSURANCE CO	DE	5269	1453	2500	3816	209
BELVEDERE AMERICA REINSURANCE COMPANY	DE	55917	25275	2500	30641	4276
BIRMINGHAM FIRE INSURANCE CO. OF PA.	OH	38865	19874	1400	18990	1967
BIRMINGHAM FIRE INSURANCE CO. OF PA.	PA	650568	547508	2500	103061	13479
BITUMINOUS CASUALTY CORPORATION	IL	279381	213787	9500	65594	6247
BITUMINOUS FIRE & MARINE INS. CO.	IL	74449	51866	2500	22583	3102
BLUE RIDGE INSURANCE COMPANY	MD	11993	1016	1800	10977	1615
BOND INVESTORS GUARANTY INS. CO.	IL	346286	192032	2500	154255	19224
BOSTON OLD COLONY INSURANCE CO.	MA	120455	97218	2400	23237	2629
BUCKEYE UNION INSURANCE COMPANY	OH	1746337	1363654	5000	382683	82246
CALIFORNIA COMPENSATION & FIRE COMPANY	CA	83094	65773	1060	17320	1532
CALVERT INSURANCE COMPANY	PA	32491	20904	2500	11586	717
CAMDEN FIRE INSURANCE ASSOCIATION	NJ	604287	300731	2500	303556	47530
CANAL INSURANCE COMPANY	SC	216027	167421	3000	48606	7613
CAPITAL GUARANTY INSURANCE COMPANY	MD	143422	45560	10000	97862	1931
CAPITAL MARKETS ASSURANCE CORPORATION	NY	225928	22286	2400	203642	6533
CAROLINA CASUALTY INSURANCE CO.	FL	117876	78236	11494	39640	6313
CENTENNIAL INSURANCE COMPANY	NY	302979	235866	3000	64113	5667
CENTRAL STATES INDEMNITY CO. OF OMAHA	NE	36287	20376	2500	15911	4817
CENTURY INDEMNITY COMPANY	CT	63893	51911	2500	11982	1055
CENTURY REINSURANCE COMPANY	DE	80045	47555	5000	32490	3636
CHARTER OAK FIRE INSURANCE COMPANY	CT	515963	427076	3000	88887	11753
CHICAGO INSURANCE COMPANY	IL	87451	66831	3000	20620	3775
CHICAGO TITLE INSURANCE CO OF OREGON	OR	6944	3810	300	2834	462
CHICAGO TITLE INSURANCE COMPANY	MO	308570	208302	2000	98268	30634

TABLE 9

STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES

FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
CHRISTIANIA GEN INS CORP OF NEW YORK	NY	185565	110188	2500	75377	7167
CHRYSLER INSURANCE COMPANY	MI	186910	101627	2500	85283	14916
CHURCH INSURANCE COMPANY	NY	44507	24647	2500	19860	1784
CIGNA FIRE UNDERWRITERS INSURANCE CO.	CT	53642	27573	2500	23070	1649
CIGNA INSURANCE COMPANY	CA	767129	620960	3000	146169	3111
CIGNA PROPERTY & CASUALTY INSURANCE CO.	CT	6078130	5363495	10000	714635	123656
CIGNA REINSURANCE COMPANY	DE	914251	726324	8500	187927	62851
CIM INSURANCE CORPORATION	NY	39949	25875	2500	14074	3138
CINCINNATI CASUALTY COMPANY	OH	73157	47637	2500	23520	6764
CINCINNATI INSURANCE COMPANY	OH	1348217	948696	4260	422521	84510
CITY INSURANCE COMPANY	NJ	65839	39653	3000	26186	3331
CLARENDON NATIONAL INSURANCE COMPANY	ND	437988	273165	4800	164823	34678
COLOGNE REINSURANCE COMPANY OF AMERICA	CT	83866	28156	27500	55711	2114
COLONIAL INSURANCE CO. OF CALIFORNIA	CA	59668	45528	3500	14140	2141
COLONIAL PENN FRANKLIN INSURANCE CO.	PA	149606	108341	2500	41265	1219
COLONIAL PENN INSURANCE COMPANY	PA	920747	669678	2500	251069	71429
COMCO INSURANCE COMPANY	TX	8884	4183	1250	4701	224
COMMERCE AND INDUSTRY INSURANCE COMPANY	NY	1305540	1093265	2358	212274	22517
COMMERCIAL INS. CO. OF NEWARK, N.J.	NJ	334772	261313	3000	73459	2446
COMMERCIAL LOAN INSURANCE CORP.	WI	34805	13290	2000	21515	1144
COMMERCIAL MORTGAGE INSURANCE, INC.	WI	11669	1602	1035	10066	1054
COMMERCIAL UNION INSURANCE COMPANY	MA	1194617	930735	6000	263882	8232
COMMONWEALTH GENERAL INSURANCE COMPANY	MO	7830	360	2106	7462	379-
COMMONWEALTH LAND TITLE INSURANCE CO.	PA	187852	124605	1374	62173	17634
COMMONWEALTH MORTGAGE ASSURANCE COMPANY	PA	153463	91374	2000	62088	936-
CONNECTICUT GENERAL FIRE & CAS. INS.CO.	CT	11793	5265	3001	6528	683-
CONNECTICUT INDEMNITY COMPANY	CT	85366	69645	2500	15721	3338
CONNIE LEE INSURANCE COMPANY	MI	58300	1826	4500	56474	3894-
CONSOLIDATED AMERICAN INSURANCE CO.	SC	52448	33728	2000	18720	2809
CONSTITUTION REINSURANCE CORPORATION	NY	665695	500905	2350	164790	28516
CONTINENTAL CASUALTY COMPANY	IL	11902277	9214933	39283	2687344	489079
CONTINENTAL INSURANCE COMPANY	NH	2136913	1716374	53566	420539	82948
CONTINENTAL WESTERN CASUALTY COMPANY	IA	4149	40	2000	4109	187
CONTINENTAL WESTERN INSURANCE CO.	IA	174948	119708	2756	55239	12927
CONTRACTORS BONDING AND INSURANCE CO.	MA	18982	13260	2350	5722	90
COPENHAGEN REINSURANCE CO. OF AMERICA	NY	47204	32604	2500	14600	93-
CORNHUSKER CASUALTY COMPANY	NE	189485	36846	1250	152639	5158
COUNTRY CASUALTY INSURANCE COMPANY	IL	56688	33919	3000	22769	3156
COUNTRY PREFERRED INSURANCE COMPANY	MO	21636	4239	2500	17397	1171
COUNTRYWIDE INSURANCE COMPANY	CA	21356	13620	3375	7736	94

TABLE 9

STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES

FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
CREDIT GENERAL INSURANCE COMPANY	OH	17633	14647	1500	2986	1890-
CRITERION CASUALTY COMPANY	MO	11526	3808	2625	7720	727
CUMIS INSURANCE SOCIETY, INC.	WI	334088	259541	5831	74547	12569
DAIRYLAND INSURANCE COMPANY	WI	557018	438014	2780	119003	12009
DEFENDABLE INSURANCE COMPANY, INC.	FL	153053	112938	2500	40114	10114-
DEPOSITORS INSURANCE COMPANY	IA	21292	15877	2000	5415	262
DRYDEN GUARANTY INSURANCE COMPANY	AZ	3365	7	2000	3359	2336
EASTERN AVIATION & MARINE INSURANCE CO.	MD	7086	1302	5500	5784	145
ECONOMY FIRE & CASUALTY COMPANY	IL	562312	365015	2500	197297	28025
ECONOMY PREFERRED INSURANCE COMPANY	IL	4469	22	2350	4447	260
ECONOMY PREMIER ASSURANCE COMPANY	IL	4463	34	2350	4428	188
EDISON INSURANCE COMPANY	IL	6383	1035	2400	5348	721-
ELECTRIC INSURANCE COMPANY	MA	98876	65069	2500	33827	298
EMC REINSURANCE COMPANY	IA	91869	69350	2500	21519	2857
EMCASCO INSURANCE COMPANY	IA	52908	40288	2500	12620	3213
EMPIRE FIRE & MARINE INSURANCE CO.	NE	175994	137822	2907	38172	9442
EMPLOYERS CASUALTY COMPANY	TX	954843	745487	12600	209356	21083
EMPLOYERS FIRE INSURANCE COMPANY	MA	184089	137954	2500	46135	503
EMPLOYERS NATIONAL INSURANCE COMPANY	DE	15164	6394	1250	8770	1173
EMPLOYERS REINSURANCE CORPORATION	MO	4293301	3248033	5000	1040269	235237
FAIRMONT INSURANCE COMPANY	CA	317536	224354	8340	93182	16247
FARM & CITY INSURANCE COMPANY	IA	15999	9255	300	6744	1553
FARMERS AND MERCHANTS INSURANCE COMPANY	OK	31252	10028	1000	21224	902
FARMINGTON CASUALTY COMPANY	CT	154589	123002	2500	31587	3087
FEDERAL INSURANCE COMPANY	NJ	4619842	3276694	13987	1343149	165199
FEDERAL KEMPER INSURANCE COMPANY	IL	147067	109739	3200	37308	4973
FEDERATED RURAL ELECTRIC INS. CORP.	WI	81792	64916	25030	16876	14303-
FEDERATED SERVICE INSURANCE COMPANY	MN	31866	18559	2000	13306	529
FGIC MORTGAGE INSURANCE COMPANY	NY	2450	62	1000	2388	121
FIDELITY & DEPOSIT COMPANY	MD	4540	445	1000	4096	319
FIDELITY & GUARANTY INS. UNDERWRITERS	OH	50539	1699	2350	46841	4071
FIDELITY & GUARANTY INSURANCE CO.	IA	12651	357	2500	12294	819
FIDELITY AND CASUALTY CO OF NEW YORK	NH	723305	590367	10000	132938	9978
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	MD	453596	259770	5000	193826	31844
FINANCIAL GUARANTY INSURANCE COMPANY	NY	885110	499532	2500	383078	38134
FINANCIAL SECURITY ASSUR OF OKLAHOMA INC	OK	55929	12721	3500	43207	1344
FINANCIAL SECURITY ASSURANCE OF IOWA INC	IA	64492	22271	3500	42221	1520
FINANCIAL SECURITY ASSURANCE, INC.	NY	309825	101996	2500	207829	22012
FIRE & CASUALTY INS. CO. OF CONNECTICUT	CT	41745	33822	2500	7923	591
FIREMAN'S FUND INS. CO. OF WISCONSIN	WI	11793	6720	2352	5065	521

TABLE 9

STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES

FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
FIREMAN'S FUND INSURANCE COMPANY	CA	6375012	4922630	3015	1452382	233354
FIREMEN'S INS. CO. OF NEWARK, N.J.	NJ	2150602	1659337	4050	491265	39972
FIRST AMERICAN INSURANCE COMPANY	MO	29425	19836	2500	9590	609
FIRST AMERICAN TITLE INS CO OF MID-WEST	MO	41639	20438	1271	19930	4796
FIRST AMERICAN TITLE INS CO OF NEW YORK	NY	41401	17981	1000	23420	2925
FIRST EXCESS AND REINSURANCE CORPORATION	MO	104808	50470	2400	54339	5564
FIRST FINANCIAL INSURANCE COMPANY	IL	25576	20291	2000	5286	1006
FIRST GENERAL INSURANCE COMPANY	GA	11017	4022	1997	6995	112
FIRST MARINE INSURANCE COMPANY	MO	3185	1606	600	1579	206-
FIRST NATIONAL INS. CO. OF AMERICA	WA	121305	90239	2500	31065	6804
FIRST OF GEORGIA INSURANCE COMPANY	GA	96457	71601	1300	24856	1830-
FIRST REINSURANCE COMPANY OF HARTFORD	CT	33114	8181	3500	24933	293
FOLKSAMERICA REINSURANCE COMPANY	NY	90496	39546	3000	50929	3219
FOREMOST INSURANCE COMPANY	MI	544003	308068	4800	175936	47210
FOREMOST PROPERTY & CASUALTY INS. CO.	IN	5646	139	2350	5507	313
FORUM INSURANCE COMPANY	IL	123828	105280	3000	18548	13524-
FREMONT INDEMNITY COMPANY	CA	290862	151129	2500	139732	22430
FRONTIER INSURANCE COMPANY	NY	106039	85165	5000	20875	3835
GALAXY INSURANCE COMPANY	NY	10404	4486	2500	5718	645
GAMMA REINSURANCE COMPANY	DE	130048	75104	11197	54944	4049
GEICO GENERAL INSURANCE COMPANY	IA	43656	18468	2507	25188	1346
GEICO INDEMNITY COMPANY	MD	167368	110107	1500	57261	8207
GENERAL ACCIDENT INS. CO. OF AMERICA	PA	2750197	1633413	4000	1116783	175309
GENERAL CASUALTY CO. OF WISCONSIN	WI	354569	251612	1500	102957	19684
GENERAL ELECTRIC EQUITY INS CORP OF MICH	MI	10384	5179	2000	5205	239-
GENERAL ELECTRIC MORTGAGE INS CORP OF MI	MI	114543	92611	3000	21932	8159-
GENERAL ELECTRIC MORTGAGE INS CORP OF NC	NC	160422	56255	2000	104167	2513
GENERAL ELECTRIC MORTGAGE INSURANCE CORP	OH	553608	333357	2500	220251	38185
GENERAL ELECTRIC MORTGAGE REINS. CORP.	FL	39040	7352	2500	31688	2758
GENERAL ELECTRIC RESIDEN MORT REINS CORP	NC	30521	5000	2500	25433	1825
GENERAL FIDELITY INSURANCE COMPANY	CA	10451	298	1500	10153	636
GENERAL INSURANCE CO. OF AMERICA	WA	1130958	820396	2500	310562	75132
GENERAL REINSURANCE CORPORATION	DE	7758014	5539660	11000	2218354	628602
GENERAL SECURITY ASSURANCE CORP. OF NY	NY	110676	75972	2500	34704	3644
GENERAL STAR NATIONAL INSURANCE CO.	OH	94788	58335	4000	36453	3717
GERLIND AMERICA INSURANCE COMPANY	NY	11992	1618	5000	10363	763
GLENS FALLS INSURANCE COMPANY	DE	122600	99373	2520	23227	642
GLOBE INDEMNITY COMPANY	DE	1078071	890242	3900	188630	14535-
GOVERNMENT EMPLOYEES INS. CO.	MD	2410807	1770141	26106	640666	194269
GRANITE STATE INSURANCE COMPANY	NH	10565	0	2500	10565	855

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STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
GREAT AMERICAN INSURANCE COMPANY	OH	2714804	2081207	15441	635597	90992
GREAT CENTRAL INSURANCE COMPANY	IL	113240	79949	4113	33290	9078
GREAT NORTHERN INSURANCE COMPANY	MN	234785	186579	2500	48206	9128
GREAT WEST CASUALTY COMPANY	NE	242091	190655	6000	53426	9015
GUARANTY NATIONAL INSURANCE COMPANY	CO	210960	144637	2000	66323	11504
GULF INSURANCE COMPANY	MO	447896	305805	5000	142091	26987
HANOVER INSURANCE COMPANY	NH	1754196	1318612	20629	435584	59656
HANSA REINSURANCE COMPANY OF AMERICA	NY	61249	32404	2702	28645	2771
HARBOR INSURANCE COMPANY	CA	467379	379831	3000	84548	8172-
HARCO NATIONAL INSURANCE COMPANY	NY	95173	65990	2400	29182	5848
HARTFORD ACCIDENT & INDEMNITY CO.	CT	4251509	3437757	40000	813752	147858
HARTFORD CASUALTY INSURANCE COMPANY	IN	744345	597611	4800	146735	38858
HARTFORD FIRE INSURANCE COMPANY	CT	7103639	4477190	349687	2626449	333156
HARTFORD INS. CO. OF THE MIDWEST	IN	67377	50973	2350	16404	4259
HARTFORD UNDERWRITERS INSURANCE CO	CT	512065	392255	6504	119810	27464
HAWKEYE SECURITY INSURANCE COMPANY	IA	86734	45135	1427	41580	8581
HEART OF AMERICA FIRE & CASUALTY CO.	MO	6033	1924	2000	4109	33
HERITAGE INDEMNITY COMPANY	CA	34734	28806	2000	5928	988
HIGHLANDS INSURANCE COMPANY	TX	764930	531715	4000	233214	23746
HOME INDEMNITY COMPANY	NH	477814	396971	2500	80843	14217
HOME INSURANCE COMPANY	NH	4347267	3519252	17250	828015	106193
HOME INSURANCE COMPANY OF INDIANA	IN	51054	40134	2500	10920	1798
HORACE MANN INSURANCE COMPANY	IL	422387	309025	3582	113362	22522
HOUSTON GENERAL INSURANCE COMPANY	TX	167139	87767	10000	79372	726
IOF INSURANCE COMPANY	IA	4779	1920	1452	2859	477
ILLINOIS NATIONAL INSURANCE COMPANY	IL	20155	179	2500	19976	1904
IMPERIAL CASUALTY & INDEMNITY CO.	NE	462676	420642	2000	42034	102548-
INDEMNITY INS. CO. OF NORTH AMERICA	NY	350341	201802	2950	148539	4653
INDUSTRIAL INDEMNITY COMPANY	CA	1679760	1459412	2350	220348	48080
INLAND INSURANCE COMPANY	NE	26137	4330	1250	21807	538
INSURANCE CO. OF THE PRAIRIE STATES	TX	3367	670	1500	2698	180
INSURANCE COMPANY OF EVANSTON	IL	46723	21294	3000	25429	1400
INSURANCE COMPANY OF ILLINOIS	IL	51697	34777	2000	16919	2645
INSURANCE COMPANY OF NORTH AMERICA	PA	4957836	4244133	54786	713702	18016
INSURANCE COMPANY OF THE STATE OF PA	PA	1301670	1096596	2350	205074	17701
INSURANCE CORPORATION OF AMERICA	TX	141751	127547	2000	14204	4283
INTEGON INDEMNITY CORPORATION	NC	51426	34067	2350	17359	4826
INTERCONTINENTAL INSURANCE COMPANY	IL	40223	35079	3000	5145	462-
INTERNATIONAL BUS. & MERCANT. REASSUR.CO	IL	200581	165713	3500	34868	4749
INTERNATIONAL FIDELITY INSURANCE CO.	NJ	51809	40083	2530	11727	3041

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INTERNATIONAL INDEMNITY COMPANY	GA	34745	19641	2500	15104	1606
INTERNATIONAL INSURANCE COMPANY	IL	448756	363878	2500	84879	15191
INTERNATIONAL SERVICE INSURANCE CO.	TX	9790	5044	2071	4746	745-
INTERSTATE FIRE INSURANCE CO.	FL	15553	5972	2000	9581	309-
INTERSTATE INDEMNITY COMPANY	IL	55672	43720	2500	11952	1387
INVESTORS MORTGAGE INSURANCE COMPANY	IL	137807	100872	2000	36935	7770
ITT LYNDON PROPERTY INSURANCE COMPANY	MO	193639	124052	2000	67587	19689
J.C. PENNEY CASUALTY INSURANCE CO.	OH	359289	204111	2539	155179	39387
JEFFERSON INSURANCE CO. OF NEW YORK	NY	140634	106364	8363	34271	5737
JOHN DEERE INSURANCE COMPANY	IL	345526	226652	6850	118874	18893
JOHN HANCOCK INDEMNITY COMPANY	DE	28597	17869	2500	10728	2948-
KANSAS CITY FIRE & MARINE INS. CO.	MO	52515	38016	2400	14500	2014
KEMPER REINSURANCE COMPANY	IL	982405	662726	3350	319677	38542
KENTUCKY CENTRAL INSURANCE COMPANY	KY	31724	17459	2500	14265	2034
LANCER INSURANCE COMPANY	IL	76757	58404	3000	18354	3119
LANDMARK INSURANCE COMPANY	CA	80986	61411	2354	19575	2599
LAWYERS TITLE INSURANCE CORPORATION	VA	250274	172159	5312	72808	3108-
LEADER NATIONAL INSURANCE COMPANY	OH	54359	42758	1250	11600	717
LEGION INSURANCE COMPANY	PA	44956	23750	2600	21206	1146
LIBERTY INSURANCE CORPORATION	VT	934337	777483	2500	156354	1507-
LIBERTY NATIONAL FIRE INSURANCE CO.	AL	121143	65560	5000	55583	5764
LINCOLN NATIONAL HEALTH & CAS INS CO	IN	105995	66694	2500	39301	10112
LINCOLN NATIONAL REINSURANCE COMPANY	IN	69549	60959	2350	8590	1832
LONDON GUARANTEE & ACCIDENT CO OF NY	DE	85917	53649	2500	32268	894-
MARYLAND CASUALTY COMPANY	MD	3730260	2989338	3336	740921	73557-
MASSACHUSETTS BAY INSURANCE COMPANY	MA	10385	24	2500	10361	572
MASSACHUSETTS CASUALTY INSURANCE CO.	MA	98437	81175	1200	16062	318
MCA INSURANCE COMPANY	NJ	95790	70326	2425	25464	1795-
MEDICAL DEFENSE INSURANCE COMPANY	MO	7238	4976	2600	2262	258
MEDICAL PROTECTIVE COMPANY	IN	889179	722021	1200	167158	37474
MERITPLAN INSURANCE COMPANY	CA	19900	13467	2350	6433	1026
METROPOLITAN CASUALTY INSURANCE COMPANY	DE	15873	5839	2500	10035	726
METROPOLITAN GENERAL INSURANCE COMPANY	DE	5600	370	2500	5229	282
METROPOLITAN PROPERTY & LIABILITY INS CO	DE	1005327	779016	3000	226311	37497
METROPOLITAN REINSURANCE COMPANY	DE	437859	337272	2500	100586	3421
MIC GENERAL INSURANCE CORPORATION	IN	68797	41368	2500	27429	3510
MIC PROPERTY AND CASUALTY INSURANCE CORP	MI	244669	202256	2500	42413	10552
MID-AMERICAN CASUALTY COMPANY	LA	7191	5127	800	2064	133-
MID-CENTURY INSURANCE COMPANY	CA	132111	98314	2000	33797	100-
MID-CONTINENT CASUALTY COMPANY	OK	150312	110244	2006	40068	6015

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
MID-PLAINS INSURANCE COMPANY	IA	2057	41	1000	2016	15
MIDWESTERN INDEMNITY COMPANY	OH	113816	59385	2500	54431	7622
MIDWESTERN INSURANCE COMPANY	OK	14319	6670	825	7650	603
MILLERS GENERAL INSURANCE COMPANY	IL	11259	7698	1850	3562	529
MINNEHOMA INSURANCE COMPANY	AZ	121477	102358	2500	19119	156
MODERN SERVICE INSURANCE COMPANY	MN	24129	12815	1250	11314	852
MONTGOMERY WARD INSURANCE COMPANY	IL	193534	81704	3000	111830	28307
MONY REINSURANCE CORPORATION	NY	241140	154997	2350	84143	5891
MORTGAGE GUARANTY INSURANCE CORP.	WI	484737	279236	5000	205501	10659
MOTOR CLUB OF IOWA INSURANCE COMPANY	IA	17372	9364	1000	8008	1182
MOTORS INSURANCE CORPORATION	MI	2830571	2149562	2500	681009	143854
MT. AIRY INSURANCE COMPANY	IN	10079	328	2350	9751	284
MUNICH AMERICAN REINSURANCE COMPANY	NY	845453	625143	78000	220310	29681
MUNICIPAL BOND INVESTORS ASSURANCE CORP.	NY	1146041	770025	2500	376017	70976
NATIONAL AMERICAN INS. CO. OF CALIFORNIA	CA	185330	142450	1300	42880	7515
NATIONAL AMERICAN INSURANCE COMPANY	NE	41952	26546	4000	11386	2991
NATIONAL ASSURANCE UNDERWRITERS, INC.	MO	7137	1402	2500	5735	86
NATIONAL ATTORNEY'S TITLE INSURANCE CO.	NY	6938	4824	977	1137	117
NATIONAL CASUALTY COMPANY	MI	144104	109898	2500	34206	722-
NATIONAL CONTINENTAL INSURANCE CO.	NY	124157	85506	2500	38651	4267
NATIONAL FARMERS UNION PROP. & CAS. CO.	CO	139050	YY/NB	2500	39261	12020
NATIONAL FARMERS UNION STANDARD INS. CO.	CO	13905	8203	2500	5702	1009
NATIONAL FIRE INS. CO. OF HARTFORD	CT	1227629	950269	5000	277361	54487
NATIONAL GENERAL INSURANCE COMPANY	MO	158973	117767	3000	41206	8139
NATIONAL INDEMNITY COMPANY	NE	3069606	1041212	5500	2028394	180810
NATIONAL LIABILITY & FIRE INSURANCE CO.	IL	139573	21456	2415	118117	6160
NATIONAL PROPERTY OWNERS INSURANCE CO	TN	11896	2572	2500	9324	666
NATIONAL REINSURANCE CORPORATION	DE	933876	733985	5000	194891	35820
NATIONAL SURETY CORPORATION	IL	564710	456594	2515	100115	16513
NATIONAL UNION FIRE INS CO OF PITTS., PA	PA	5003699	4221498	4479	782201	94836
NATIONWIDE AGRIBUSINESS INSURANCE CO	IA	55750	39838	3250	15912	3239
NATIONWIDE GENERAL INSURANCE COMPANY	OH	42555	34704	2500	7851	1090
NATIONWIDE PROPERTY & CASUALTY INS. CO.	OH	44082	34711	2400	9371	1190
NEW ENGLAND INSURANCE COMPANY	MA	204505	147886	3000	56619	12100
NEW ENGLAND REINSURANCE CORPORATION	CT	614107	386716	3000	227390	21062
NEW HAMPSHIRE INSURANCE COMPANY	NH	1928788	1534251	5325	394537	43516
NEW YORK MARINE & GENERAL INSURANCE CO.	NY	226483	144781	8699	81703	11311
NEWARK INSURANCE COMPANY	NJ	277309	231505	2500	45805	5465-
NIAGARA FIRE INSURANCE COMPANY	DE	129837	102720	10000	27117	2373
NN INSURANCE COMPANY	WI	5047	37	2500	5011	350

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
NORDIC UNION REINSURANCE CORPORATION	DE	86144	66384	3000	19760	1181
NORTH AMERICAN CO. FOR PROP & CAS INS.	NY	586661	412444	4000	174217	13628
NORTH AMERICAN REINSURANCE CORP.	NY	852419	582839	6000	269581	41634
NORTH AMERICAN SPECIALTY INSURANCE CO.	NH	19418	7643	2500	11775	1734-
NORTH RIVER INSURANCE COMPANY	NJ	1530641	1295873	2500	234768	66032
NORTH STAR REINSURANCE CORPORATION	DE	430257	329434	3000	100823	21609
NORTHBROOK INDEMNITY COMPANY	IL	17470	5919	2500	11551	747
NORTHBROOK NATIONAL INSURANCE COMPANY	IL	21890	10572	2500	11318	772
NORTHBROOK PROPERTY & CASUALTY INS. CO.	IL	159839	37175	3000	122664	9158
NORTHEASTERN INSURANCE CO. OF HARTFORD	CT	69842	55177	3000	14665	1920
NORTHERN ASSURANCE COMPANY OF AMERICA	VI	474360	344115	2500	130246	8183
NORTHERN INSURANCE CO. OF NEW YORK	NY	46385	265	9763	46119	3335
NORTHLAND CASUALTY COMPANY	CA	30057	21798	2500	8259	915
NORTHLAND INSURANCE COMPANY	MN	193370	128566	2500	64804	9861
NORTHWESTERN NATIONAL CASUALTY CO.	WI	300840	226785	2350	74055	14300
NORTHWESTERN NATL INS CO OF MILWAUKEE WI	WI	213483	179323	9010	34161	23803-
NORTHWESTERN PACIFIC INDEMNITY CO.	OR	15977	2	1000	15975	926
NUNL GENERAL INSURANCE COMPANY	MN	11739	6683	2000	5055	4173-
NUNL REINSURANCE COMPANY	MN	216925	169474	4167	47451	3847
OCCIDENTAL FIRE & CASUALTY CO. OF N.C.	NC	88429	77844	2500	10584	22222-
OHIO CASUALTY INSURANCE COMPANY	OH	1408243	956100	2951	452143	53999
OHIO FARMERS INSURANCE COMPANY	OH	524665	292017	0	232649	8861
OHIO GENERAL INSURANCE COMPANY	OH	8515	4431	2500	4084	37
OKLAHOMA SURETY COMPANY	OK	11225	5500	1000	5725	651
OLD RELIABLE CASUALTY COMPANY	MO	4291	561	1000	3730	0
OLD REPUBLIC INSURANCE COMPANY	PA	1088476	837131	2430	251345	32129
OMAHA INDEMNITY COMPANY	WI	95637	101413	2250	5776-	21765-
OMAHA PROPERTY AND CASUALTY INS. CO.	DE	52578	35109	2500	17469	2083
ORMOND REINSURANCE COMPANY	FL	7701	6198	1000	1504	741-
PACIFIC EMPLOYERS INSURANCE CO.	CA	487469	354486	2357	132984	9366
PACIFIC INDEMNITY COMPANY	CA	1161401	917147	5535	244254	42432
PAXTON NATIONAL INSURANCE COMPANY	PA	8217	8066	1645	150	4441-
PEERLESS INSURANCE COMPANY	NH	345015	252841	9849	92174	9007
PENN CASUALTY INSURANCE COMPANY	DE	35598	25237	3000	10360	1508-
PENNSYLVANIA GENERAL INSURANCE CO.	PA	406340	198598	2400	207743	227995
PETROLEUM CASUALTY COMPANY	TX	43005	34521	1250	8484	2949
PETROSURANCE CASUALTY COMPANY	UR	3264	89	2350	3175	118
PHICO INSURANCE COMPANY	PA	501975	430074	3000	71901	12663
PHILADELPHIA REINSURANCE CORPORATION	PA	181989	118544	3000	63445	4520
PHOENIX ASSURANCE COMPANY OF NEW YORK	NH	91204	12000	5000	79204	9919

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
PHOENIX GENERAL INSURANCE COMPANY	CT	27474	9022	2500	19452	799
PHOENIX INSURANCE COMPANY	CT	2210108	1676559	10000	533549	70314
PLANET INSURANCE COMPANY	WI	34040	27153	2350	7687	785-
PMI INSURANCE COMPANY	CA	22687	3860	2350	18827	1801
PMI MORTGAGE INSURANCE COMPANY	AZ	447450	219275	2048	228176	29723-
POTOMAC INSURANCE COMPANY OF ILLINOIS	IL	51742	20652	3000	31090	2820
PREFERRED ABSTAINERS INSURANCE CO.	IA	13717	7527	2000	6190	904
PREFERRED PHYSICIANS INSURANCE COMPANY	ME	10905	1465	1500	9439	448-
PREMIER ALLIANCE INSURANCE COMPANY	CA	10341	5733	2350	4608	484-
PRESERVER ASSURANCE COMPANY	NY	12723	7556	2500	5167	1031
PRINCIPAL CASUALTY INSURANCE COMPANY	IA	320774	219046	2500	101728	2420-
PROGRESSIVE CASUALTY INSURANCE CO.	OH	1279165	972372	2500	306793	29945
PROGRESSIVE SPECIALTY INSURANCE COMPANY	OH	216560	155977	2500	60583	10913
PROTECTIVE INSURANCE COMPANY	IN	267120	192575	2550	74544	11238
PROTECTIVE NAT'L INS. CO. OF OMAHA	NE	101554	68119	2050	33436	1914-
PROVIDENCE WASHINGTON INSURANCE CO.	RI	245276	183128	5021	62148	15830
PROVIDERS INSURANCE COMPANY	MO	9361	6502	1200	2859	729
PRUDENTIAL COMMERCIAL INSURANCE COMPANY	DE	20139	7832	3500	12308	1562
PRUDENTIAL GENERAL INSURANCE COMPANY	DE	27900	17216	3500	10684	986
PRUDENTIAL PROPERTY & CASUALTY INS. CO.	NJ	2739338	2178531	4000	560807	14620-
PRUDENTIAL REINSURANCE COMPANY	DE	2315046	1898174	2500	416912	47082
PRUDENTIAL-LMI COMMERCIAL INSURANCE CO.	OH	126419	79224	3000	44195	2971-
PURITAN INSURANCE COMPANY	CT	484699	385676	2500	99023	11394-
RAMSEY INSURANCE COMPANY	MN	47117	31783	2500	15335	3419
RANGER INSURANCE COMPANY	DE	366489	271160	2500	92829	17409
REDLAND INSURANCE COMPANY	IA	11671	3708	2000	7963	717
REGENT INSURANCE COMPANY	WI	98499	69191	1150	29308	4748
REINSURANCE CORP OF NEW YORK	NY	311135	223196	3900	87939	8581
RELIANCE INSURANCE COMPANY	PA	2608156	2015049	46334	593107	41025
REPUBLIC INSURANCE COMPANY	DE	721459	517865	12000	203594	17928
REPUBLIC MORTGAGE INSURANCE COMPANY	NC	118603	60410	2000	58193	1839
REPUBLIC WESTERN INSURANCE COMPANY	AZ	325979	238850	2500	87129	13499
RLI INSURANCE COMPANY	IL	152909	92886	2500	60024	9361
ROCHDALE INSURANCE COMPANY	NY	9071	6840	1000	2231	67-
ROCKWOOD INSURANCE COMPANY	PA	147260	141432	2294	3829	14438-
ROYAL INDEMNITY COMPANY	DE	690230	581442	2500	108787	11152-
ROYAL INSURANCE COMPANY OF AMERICA	IL	1683726	1388921	10000	294805	23481-
SAFECO INSURANCE CO. OF AMERICA	WA	1640704	1227279	2500	413425	101319
SAINT PAUL INSURANCE COMPANY	CT	465745	390830	2500	74915	8739-
SAN FRANCISCO REINSURANCE COMPANY	CA	207698	158942	3922	48757	15325

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STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
SAVERS PROPERTY & CASUALTY INSURANCE CO.	MO	15694	4229	2500	11465	1226
SCOR REINSURANCE COMPANY	NY	313388	204849	2500	108539	14827
SEABOARD SURETY COMPANY	NY	192610	118082	2500	74527	10615
SECURITY INSURANCE CO. OF HARTFORD	CT	347064	214541	14092	132523	12681
SECURITY NATIONAL INSURANCE CO.	TX	10623	933	1250	9790	1064
SELECT INSURANCE COMPANY	TX	96120	78520	2500	17601	907
SENECA INSURANCE COMPANY, INC.	NY	108972	86941	4400	23031	7183-
SHELTER GENERAL INSURANCE COMPANY	MO	88666	43386	1250	45280	7748
SHELTER REINSURANCE COMPANY	MO	47001	25734	10000	21267	2907
SIGNET REINSURANCE COMPANY	ME	167326	115589	2510	51736	4376
SIRIUS REINSURANCE CORPORATION	DE	113529	82738	3000	30791	2706
SKANDIA AMERICA REINSURANCE CORPORATION	DE	971128	661195	2500	309934	31646
SOUTH CAROLINA INSURANCE COMPANY	SC	264790	173793	2599	90997	4427
SOUTHEASTERN FIDELITY INSURANCE CO.	GA	86429	54993	11025	31436	5713
SOUTHERN GENERAL INSURANCE COMPANY	GA	74734	57094	2650	17640	3273
SOUTHERN INSURANCE COMPANY	TX	18922	12694	1250	6228	1033
ST. PAUL FIRE & MARINE INSURANCE CO.	MN	7482405	6299445	20000	1382959	355980
ST. PAUL GUARDIAN INSURANCE CO.	MN	18316	340	2500	17976	1629
ST. PAUL INSURANCE CO. OF ILLINOIS	IL	203890	143906	2000	59984	16238
ST. PAUL MERCURY INSURANCE COMPANY	MN	34113	822	2350	33292	2741
ST. PAUL PROPERTY & CASUALTY INS. CO.	ME	3058	1	1000	3057	287
STANDARD FIRE INSURANCE COMPANY	CT	1086471	786796	2400	299675	77649
STANDARD GUARANTY INSURANCE CO.	DE	83862	63961	2350	19901	2508
STATE AUTO PROPERTY & CASUALTY INS. CO.	OH	130354	85217	3173	45136	5424
STATE AUTOMOBILE & CAS. UNDERWRITERS INC	IA	14662	11242	1250	3420	921
STATE FARM FIRE & CASUALTY COMPANY	IL	9277497	5520424	2500	3757073	712348
STATE FARM GENERAL INSURANCE CO.	IL	80761	60297	2350	20464	3390
STATE SURETY COMPANY	IA	4758	92	1000	4666	233
STATESMAN INSURANCE COMPANY	IN	45843	33805	3087	12038	2119
STEWART TITLE GUARANTY COMPANY	TX	129779	48936	8500	60843	42-
STONEWALL INSURANCE COMPANY	AL	207914	160422	2000	47491	14847
STRATFORD INSURANCE COMPANY	NH	26483	20447	2400	6236	779
TEXAS GENERAL INDEMNITY COMPANY	CO	8037	138	1500	7899	1405
TICOR INDEMNITY COMPANY	CA	7041	1003	2500	6039	107
TICOR TITLE INSURANCE COMPANY	CA	165561	103813	30000	31748	503-
TITAN INDEMNITY COMPANY	TX	66332	48179	4320	18153	4961
TITLE INSURANCE COMPANY OF MINNESOTA	MN	119840	85870	1526	31452	7402-
TOA-REINSURANCE COMPANY OF AMERICA	DE	56415	30057	4000	26358	1571
TOWER INSURANCE COMPANY, INC.	NY	52454	37674	2000	14780	2864
TRADERS INSURANCE COMPANY	MD	6103	2536	1200	3567	196-

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
TRANS PACIFIC INSURANCE COMPANY	NY	18090	11952	2500	6138	319
TRANSAMERICA INDEMNITY COMPANY	CA	17266	2593	3290	14673	868
TRANSAMERICA INS. CO. OF MICHIGAN	MI	84310	60625	6500	23684	3806
TRANSAMERICA INSURANCE COMPANY	CA	2195542	1456565	3290	738977	56828
TRANSAMERICA INSURANCE CORP. OF AMERICA	MI	177243	123811	1100	53431	14795
TRANSAMERICA PREMIER INSURANCE COMPANY	CA	323082	220672	3290	102410	19873
TRANSAMERICA REINSURANCE COMPANY	NE	539217	390172	3000	149046	6490
TRANSATLANTIC REINSURANCE COMPANY	NY	1085935	911594	6042	174341	22753
TRANSCONTINENTAL INSURANCE COMPANY	NY	438963	353114	3000	85848	21538
TRANSPORT INSURANCE COMPANY	IA	258860	222518	2938	36342	3363
TRANSPORTATION INSURANCE COMPANY	IL	212263	177806	3000	34455	8899
TRAVELERS INDEMNITY CO. OF ILLINOIS	CT	110546	85510	3000	22036	2832
TRAVELERS INDEMNITY CO. OF R.I.	CT	838920	671945	3000	166975	24106
TRAVELERS INDEMNITY COMPANY	CT	8464062	6778749	10000	1685313	301489
TRAVELERS INDEMNITY COMPANY OF AMERICA	CT	325071	243725	3200	81346	7922
TRAVELERS INSURANCE CO.-CAS. DEPT.	CT	30672244	29212821	100000	1459424	3516
TRENWICK AMERICA REINSURANCE CORP.	CT	324229	213292	2500	110937	8462
TRI-STATE INSURANCE COMPANY	OK	106873	58125	1500	48748	6201
TRINITY UNIVERSAL INSURANCE CO.	TX	926753	348900	3248	577853	49826
TWIN CITY FIRE INSURANCE COMPANY	IN	209333	147337	3300	61996	6397
U.S. FIDELITY & GUARANTY COMPANY	MD	8503778	7108662	70579	1395116	439991
U.S. MORTGAGE INSURANCE COMPANY	PA	15884	6554	1769	7330	527
ULICO CASUALTY COMPANY	DE	89630	37739	2000	50891	4383
UNDERWRITERS REINSURANCE COMPANY	NH	662375	514460	3200	147916	57198
UNICARE INSURANCE COMPANY	CA	117447	91148	2000	26298	4595
UNIGARD INSURANCE COMPANY	WA	37881	24327	2500	13554	827-
UNIGARD SECURITY INSURANCE COMPANY	WA	590920	475707	7500	115213	16948-
UNION INSURANCE COMPANY	ME	102938	43168	1555	59771	8712
UNION STANDARD INSURANCE COMPANY	TX	44263	32749	2500	11514	565
UNIONE ITALIANA REINSUR CO OF AMER, INC	NY	126410	71958	7500	54552	2750
UNITED EQUITABLE INSURANCE COMPANY	IL	77090	65219	2769	11871	1631
UNITED FIRE & CASUALTY COMPANY	IA	209221	137620	10907	71601	14235
UNITED GUARANTY REBIDENTIAL INS CO OF NC	NC	76081	13869	2000	62212	2137
UNITED GUARANTY RESIDENTIAL INSURANCE CO	IA	393460	170795	5997	222665	10452
UNITED PACIFIC INSURANCE COMPANY	WA	400992	225103	2500	175889	10770
UNITED REINSURANCE CORP OF NEW YORK	NY	44837	17936	2500	26901	2686
UNITED SECURITY INSURANCE COMPANY	NJ	42865	31944	1600	10920	2554
UNITED STATES FIRE INSURANCE CO.	NY	3429741	2860317	5527	569424	87072
UNIVERSAL OF OMAHA CASUALTY INS. CO.	NE	37661	33060	1000	4602	1510
UNIVERSAL REINSURANCE CORPORATION	NJ	129996	126767	2500	4229	2499-

TABLE V

STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES

FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
UNIVERSAL SURETY COMPANY	NE	19067	7448	1454	11619	297
UNIVERSAL TITLE INSURANCE COMPANY	MN	4253	2953	600	700	412-
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	MO	836110	576922	6649	259188	50998
US INTERNATIONAL REINSURANCE COMPANY	NH	486414	373207	2400	113407	13426
USAA CASUALTY INSURANCE COMPANY	TX	775044	576241	2500	198803	26090
VALIANT INSURANCE COMPANY	IA	22820	3033	5000	19787	2624
VALLEY FORGE INSURANCE COMPANY	PA	362718	294156	2350	68561	16380
VANGUARD INSURANCE COMPANY	TX	16434	834	2000	15601	1719
VANLINER INSURANCE COMPANY	AZ	51754	36566	3000	15189	5389
VEREX ASSURANCE, INC.	WI	527681	288252	3425	236004	6156
VICTORY REINSURANCE CO. OF AMERICA, INC.	DE	34766	21342	2500	13424	1210
VIGILANT INSURANCE COMPANY	NY	742867	619397	2400	123470	21749
VIKING INSURANCE COMPANY OF WISCONSIN	WI	125270	87171	2000	38099	4909
VIRGINIA SURETY COMPANY, INC.	IL	526826	388815	3300	138011	27152
VOYAGER GUARANTY INSURANCE COMPANY	FL	20451	13735	1800	6716	1614
WARNER INSURANCE COMPANY	IL	25688	130	2000	23558	101
WAUSAU UNDERWRITERS INSURANCE COMPANY	WI	122115	97272	2500	24843	2095
WEST AMERICAN INSURANCE COMPANY	CA	1399802	954104	2400	445698	57661
WESTCHESTER FIRE INSURANCE COMPANY	NY	1575084	1299731	2500	275853	63098
WESTERN AGRICULTURAL INSURANCE CO.	AZ	38729	23117	4477	15810	1700
WESTERN EMPLOYERS INSURANCE COMPANY	CA	130326	132612	255	2287	13997-
WESTERN STATES INSURANCE COMPANY	IL	58591	45142	1500	13429	2044
WESTERN SURETY COMPANY	SD	100179	76450	4000	23729	12004
WESTFIELD INSURANCE COMPANY	OH	327236	217786	2350	107100	12326
WILSHIRE INSURANCE COMPANY	NC	71041	56351	2000	14690	111
WORLDWIDE UNDERWRITERS INSURANCE COMPANY	WI	208110	149101	4000	59009	978-
YASUDA FIRE & MARINE INS CO OF AMERICA	NY	120026	89053	10000	30973	527
YOSEMITE INSURANCE COMPANY	CA	54206	23098	2350	28433	4442
ZURICH AMERICAN INS. CO. OF ILLINOIS	IL	30734	20406	2500	10328	1244
ZURICH REINSURANCE COMPANY OF NEW YORK	NY	64559	33356	2703	31201	3747
TOTALS		534330368	258836595	3035764	78271850	10711952

TABLE 10
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER COUNTRIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
FRANKONA REINSURANCE CO. - U.S. BRANCH	MD	102111	76137	0	25974	3006
GENERAL INSURANCE CO OF TRIESTE & VENICE	NY	140938	93341	0	55597	3566
GERLING GLOBAL REINSURANCE CORP.	NY	139872	102937	0	36935	598
GREAT LAKES REINSURANCE CO.--U.S. BRANCH	NY	84296	33195	0	51100	1434
LONDON ASSURANCE	NY	321458	225541	1263	95916	8572
MUNICH REINSURANCE COMPANY	NY	1053442	768148	0	285294	46069
NICHIDO FIRE & MARINE INSURANCE CO LTD	NY	37162	24988	0	12174	344
SEA INSURANCE COMPANY, LTD.	NY	219462	162634	1763	56828	4390
SUN INSURANCE OFFICE, LTD.	NY	362941	262746	1722	100195	11522
SWISS REINSURANCE COMPANY	NY	1037494	683906	0	353588	55212
TOKIO MARINE & FIRE INSURANCE CO LTD	NY	337538	247871	0	89667	8383
ZURICH INSURANCE COMPANY	NY	2182513	1797729	0	384784	72456
TOTALS		6027227	4479175	4748	1548052	205542

TABLE 11
MUTUAL FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
ALLENDALE MUTUAL INSURANCE COMPANY	KI	857546	411681	445865	74331
ALLIED MUTUAL INSURANCE COMPANY	IA	540288	221757	318531	8522
AMERICAN FAMILY MUTUAL INSURANCE CO.	WI	2244460	1492791	751670	79901
AMERICAN HARDWARE MUTUAL INS. CO.	MN	271186	188507	82679	5663
AMERICAN MANUFACTURERS MUT. INS. CO.	IL	432241	313351	118889	19770
AMICA MUTUAL INSURANCE COMPANY	RI	1142265	778985	363279	30924
ARKWRIGHT MUTUAL INSURANCE COMPANY	MA	1171200	634869	536331	25960
ATLANTIC MUTUAL INSURANCE COMPANY	NY	954510	695711	258799	14641
AUTO-OWNERS INSURANCE CO. - MUTUAL	MI	1963187	1322192	640995	100111
BROTHERHOOD MUTUAL INSURANCE COMPANY	IN	32829	21624	11205	2484
CELINA MUTUAL INSURANCE COMPANY	OH	44264	35478	8786	101
CENTRAL MUTUAL INSURANCE COMPANY	OH	221725	163594	58131	4862
CHURCH MUTUAL INSURANCE COMPANY	WI	169902	125890	43912	8286
COLUMBIA MUTUAL CASUALTY INSURANCE CO.	MO	14026	7932	6095	12
COOPERATIVE MUTUAL INSURANCE COMPANY	NE	5653	453	5201	479
COUNTRY MUTUAL INSURANCE COMPANY	IL	836434	467027	369407	49105
DRUGGISTS MUTUAL INSURANCE COMPANY	IA	26109	17307	8802	1754
ELECTRIC MUTUAL LIABILITY INS. CO.	MA	742892	515234	227659	14202
EMPLOYERS INS. OF WAUSAU, A MUTUAL CO.	WI	2481920	2120646	361274	29595
EMPLOYERS MUTUAL CASUALTY COMPANY	IA	549239	377065	172174	25026
EQUITY MUTUAL INSURANCE COMPANY	MO	40664	34410	6254	63
FARMERS CASUALTY COMPANY - MUTUAL	IA	14224	9165	5059	315
FARMERS MUTUAL HAIL INS. CO. OF IOWA	IA	133256	45430	87826	8696
FARMERS MUTUAL INSURANCE CO OF NEBRASKA	NE	124262	48225	76037	6506
FARMLAND MUTUAL INSURANCE COMPANY	IA	128713	93846	34867	1608
FEDERATED MUTUAL INSURANCE COMPANY	MN	1191454	890063	301391	12686
FLORISTS MUTUAL INSURANCE COMPANY	IL	84716	55455	29261	1869
GOODVILLE MUTUAL CASUALTY COMPANY	PA	15251	11106	4145	389
GRAIN DEALERS MUTUAL INS. CO.	IN	89124	54233	34891	2371
GREATER NEW YORK MUTUAL INS. CO.	NY	341227	256419	84808	6931
HARLEYSVILLE MUTUAL INSURANCE CO.	PA	699544	506565	192979	11336
HERITAGE MUTUAL INSURANCE COMPANY	WI	203798	154510	49288	10492
INDIANA LUMBERMENS MUTUAL INS. CO.	IN	67862	45473	22389	6516
IOWA MUTUAL INSURANCE COMPANY	IA	41907	30821	11087	2231
JEWELERS MUTUAL INSURANCE COMPANY	WI	37266	20233	17033	3068
LIBERTY MUTUAL FIRE INSURANCE CO.	MA	1553969	1308350	245618	7095
LIBERTY MUTUAL INSURANCE COMPANY	MA	13084897	11156157	1928740	77738
LITITZ MUTUAL INSURANCE COMPANY	PA	52207	15247	36960	1938
LUMBERMENS MUTUAL CASUALTY COMPANY	IL	4560346	3251275	1309071	86204
MERCHANTS MUTUAL BONDING COMPANY	IA	13166	7498	5668	718
MICHIGAN MILLERS MUTUAL INS. CO.	MI	153804	93360	60444	5283

TABLE 11
MUTUAL FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
MICHIGAN MUTUAL INSURANCE COMPANY	MI	830186	297610	62959	4909
MIDWEST MUTUAL INSURANCE COMPANY	IA	49179	30336	18843	3698
MILLERS MUTUAL INS. ASSN. OF ILLINOIS	IL	134809	89936	44874	4509
MILLERS MUTUAL INSURANCE COMPANY	PA	31671	11749	19922	2062
MINNESOTA MUTUAL FIRE & CASUALTY COMPANY	MI	53711	35470	18242	2848
MUTUAL PROTECTIVE INSURANCE COMPANY	ME	59202	30517	28685	180
MUTUAL SERVICE CASUALTY INSURANCE CO	MI	196612	134085	62527	6947
NATIONAL CHIROPRACTIC MUTUAL INS CO	IA	80279	65023	15257	3468
NATIONWIDE MUTUAL FIRE INSURANCE CO.	OH	1382719	1039832	342888	62645
NATIONWIDE MUTUAL INSURANCE COMPANY	OH	8412886	6191363	2221523	289813
OKLAHOMA FARM BUREAU MUTUAL INS. CO.	OK	71706	45561	26145	4632
PENN. NATIONAL MUTUAL CASUALTY INS. CO.	PA	506529	402886	103643	13284
PENNSYLVANIA MILLERS MUTUAL INS. CO.	PA	74366	39808	34562	1256
PREFERRED RISK MUTUAL INSURANCE CO.	IA	236191	130679	105513	15454
PROFESSIONAL MUTUAL INS CO RISK RETEN GR	MO	36105	27017	9088	118
PROTECTION MUTUAL INSURANCE COMPANY	IL	524238	247947	276291	21601-
REPUBLIC MUTUAL INSURANCE COMPANY	OH	16318	13385	2934	43
SENTRY INSURANCE, A MUTUAL COMPANY	WI	1651600	1114827	536773	45213
SHELTER MUTUAL INSURANCE COMPANY	MO	561304	277766	283538	19608
STATE AUTOMOBILE MUTUAL INS. CO.	OH	576331	378549	197782	23000
STATE FARM MUTUAL AUTOMOBILE INS. CO.	IL	30922061	15036302	15885759	720607
UNION MUTUAL INS. CO. OF PROVIDENCE	RI	17355	12207	5148	949
UTICA MUTUAL INSURANCE COMPANY	NY	1034500	880364	154136	18510
TOTALS		84673292	54613147	29590528	1966837

TABLE 12
RECIPROCAL INTER-INSURANCE EXCHANGE
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
AUTOMOBILE CLUB INTER-INS. EXCH.	MO	64271	40342	23930	1255
CASUALTY RECIPROCAL EXCHANGE	MO	135876	117842	18034	430
FARMERS INSURANCE EXCHANGE	CA	6288949	4822163	1466786	69700
FIRE INSURANCE EXCHANGE	CA	895032	692353	202679	7317
LUMBERMENS UNDERWRITING ALLIANCE	MO	221604	165546	56057	3302-
LUTHERAN BENEVOLENT INS. EXCHANGE	MO	8552	3941	4611	604
NATIONAL INSURANCE ASSOCIATION	IN	25748	17046	8702	740
NATIONAL INSURANCE UNDERWRITERS	MO	5828	3515	2313	56
PRAIRIE STATE FARMERS INS. ASSOC.	IL	5997	1744	4253	63
RECIPROCAL EXCHANGE SUBSC. AT	MO	50574	41391	9183	197
TRUCK INSURANCE EXCHANGE	CA	992551	744748	247803	27844
UNION AUTOMOBILE INDEMNITY ASSOC.	IL	43209	20894	22315	387
UNITED SERVICES AUTOMOBILE ASSOC.	TX	4651842	2412557	2239286	226141
TOTALS		13390032	9084080	4305952	351733

TABLE 15
KANSAS BUSINESS OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

		DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PREM WRIT TO LOSS PAID	PREM EARN TO LOSS INCR	DIVIDENDS PAID
1.1	FIRE	39176	36455	13255	14449	33.8	39.6	341
1.2	CREDIT FIRE	157	151	32	35	20.7	23.7	0
2.1	EXTENDED COVERAGE	30807	30597	5301	5434	17.2	17.8	210
2.2	FLOOD	367	332	2	5	.8	1.8	0
2.3	GROWING CROPS (CROP-HAIL)	22101	22050	2111	2027	9.6	9.2	862
2.4	ADDITIONAL PERILS ON GROWING CROPS	10026	10013	9403	9924	93.8	99.1	0
2.5	OTHER ALLIED LINES	4452	4755	1819	1938	40.9	40.8	0
3.	FARMOWNERS (FARMOWNERS - RANCHOWNERS)	39225	38816	19139	19579	48.8	50.4	0
4.	HOMEOWNERS MULTIPLE PERIL	197925	194875	81503	80147	43.4	42.9	477
5.	COMMERCIAL MULTIPLE PERIL	144987	145107	44076	54137	30.4	37.3	590
8.	OCEAN MARINE	939	1091	264	308	28.2	28.3	2
9.	INLAND MARINE	46330	46908	18549	17011	40.0	36.2	157
10.	FINANCIAL GUARANTY	4264	4399	58	326-	1.4	7.4-	0
11.	MEDICAL MALPRACTICE	37244	35432	15991	19711	42.9	55.6	0
12.	EARTHQUAKE	344	294	0	20	.1	6.8	0
13.	GROUP ACCIDENT & HEALTH	30877	30207	25704	27391	83.2	90.7	0
14.	CREDIT A & H (GROUP & INDIVIDUAL)	590	593	186	165	31.6	27.8	0
15.1	COLLECTIVELY RENEWABLE A & H	306	322	121	145	39.5	44.9	0
15.2	NON-CANCELLABLE A & H	48	48	20	18	41.7	38.1	0
15.3	GUARANTEED RENEWABLE A & H	6458	6107	3531	3768	53.0	61.7	0
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	12540	12787	8311	9175	66.3	71.8	0
15.5	OTHER ACCIDENT ONLY	268	284	81	51	30.4	18.3	0
15.6	ALL OTHER A & H	9401	7819	6291	6674	72.5	85.4	3
16.	WORKERS' COMPENSATION	257039	259548	164553	208332	64.0	80.3	6720
17.1	LIABILITY OTHER THAN AUTO & PROD -BI	117136	113746	36844	22657	31.5	19.9	102
17.2	LIABILITY OTHER THAN AUTO & PROD.-PD	12275	15432	10350	20307	84.3	131.6	24
17.3	PRODUCTS LIABILITY -B.I.-	23927	24257	10325	2908-	43.2	12.0-	3
17.4	PRODUCTS LIABILITY - P.D.-	7972	8496	3616	2428	45.4	28.6	0
19.1A	P.P. AUTO LIABILITY -B.I.-	152624	151321	88212	96201	57.8	63.6	1832
19.1B	P.P. AUTO LIABILITY -P.I.P-	42040	40646	34344	30259	81.7	74.1	464
19.1C	P.P. AUTO LIABILITY -P.D.-	108519	107522	77901	77855	71.8	72.4	1305
19.2A	COM. AUTO LIABILITY -B.I.-	69641	69551	28387	44779	40.8	64.4	746
19.2B	COM. AUTO LIABILITY -P.I.P.-	3452	3388	4854	3026	140.6	89.3	25
19.2C	COM. AUTO LIABILITY -P.D.-	25058	25992	15222	20230	60.7	77.8	177
21.1	P.P. AUTO. PHY. DAM.	268385	266002	148856	150301	55.5	56.5	3552
21.2	COM. AUTO. PHY. DAM.	63758	61017	25743	24148	40.4	39.6	428
22.1	AIRCRAFT LIAB.	7594	8165	4926	2777	64.9	34.0	0
22.2	AIRCRAFT PHYS. DAMAGE	6378	6546	2269	4548	35.6	69.8	0
23.	FIDELITY	9928	9882	4520	7400	45.5	74.9	6
24.	SURETY	15412	15572	7487	5683	48.6	36.5	0
25.	GLASS	360	360	80	84	22.4	23.4	2
26.	BURGLARY, THEFT & ROBBERY	834	812	207	203	24.9	25.0	8
27.	BOILER AND MACHINERY	6167	6470	1176	1860	19.1	28.8	199
28.	CREDIT -OTHER THAN A & H-	1468	1162	362	265	24.7	22.8	0
29.	TITLE	12398	11281	860	1078	6.9	9.6	0
30.	MORTGAGE GUARANTY	12505	12587	17415	19876	139.3	150.0	0
31.	AGGREGATE WRITE-INS	10695	6723	3856	4098	36.1	61.0	0
	TOTAL	1863901	1848022	948161	1024313	50.9	55.4	18328

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
ACCELERATION NATIONAL INSURANCE CO.	423	422	36	111	8.4	26.2	.0	0
AETNA CASUALTY & SURETY CO. OF ILLINOIS	1160	1061	42	302	3.6	28.5	.1	19-
AETNA CASUALTY AND SURETY COMPANY	30671	30704	15750	9831	51.4	32.0	1.7	0
AFFILIATED FM INSURANCE COMPANY	979	1218	1167	10-	119.2	.8-	.1	0
AGRICULTURAL INSURANCE COMPANY	111	108	45	23-	41.0	21.2-	.0	2
AIU INSURANCE COMPANY	128	147	136	216	108.0	147.1	.0	0
ALBANY INSURANCE COMPANY	323	319	107	148	33.2	46.4	.0	0
ALL AMERICA INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
ALLENDALE MUTUAL INSURANCE COMPANY	2767	3250	35	363	1.3	11.2	.2	0
ALLIANCE INSURANCE COMPANY, INC.	4431	4253	2580	3562	58.2	83.7	.2	0
ALLIANZ INSURANCE COMPANY	228	213	111	25	48.6	11.6	.0	0
ALLIED MUTUAL INSURANCE COMPANY	20041	19236	8390	9733	41.9	50.6	1.0	170
ALLIED PROPERTY & CASUALTY INS CO	20	16	3	1	14.2	4.5	.0	0
ALLSTATE INSURANCE COMPANY	38998	38638	22232	23186	57.0	60.0	2.1	26
AMBAC INDEMNITY CORPORATION	1045	858	0	0	.0	.0	.0	0
AMCO INSURANCE COMPANY	9841	9347	3064	3583	31.1	38.3	.5	0
AMERICAN ALLIANCE INSURANCE COMPANY	1138	1150	179	619	15.7	53.9	.1	0
AMERICAN AND FOREIGN INSURANCE COMPANY	700	886	191	71	27.3	8.0	.0	3
AMERICAN AUTOMOBILE INSURANCE CO.	1726	1635	237	742	13.7	45.4	.1	75
AMERICAN BANKERS INS. CO. OF FLORIDA	1195	1221	396	357	33.1	29.2	.1	0
AMERICAN CASUALTY CO. OF READING, PENN.	9222	8947	4542	4894	49.3	54.7	.5	0
AMERICAN CENTENNIAL INSURANCE COMPANY	200	54	93	11943-	46.3	2,210.9-	.0	0
AMERICAN CONTINENTAL INSURANCE CO.	37	31	21	16	58.2	52.3	.0	0
AMERICAN CREDIT INDEMNITY CO.	406	378	4-	40-	1.1-	10.5-	.0	0
AMERICAN ECONOMY INSURANCE COMPANY	17324	16849	7269	8062	42.0	47.8	.9	43
AMERICAN EMPIRE INSURANCE COMPANY	3	1	0	0	.0	15.3	.0	0
AMERICAN EMPLOYERS INSURANCE COMPANY	1286	1415	1272	1577	98.9	111.4	.1	0
AMERICAN FAMILY MUTUAL INSURANCE CO.	65014	62910	37996	41321	58.4	65.7	3.4	0
AMERICAN FIDELITY INSURANCE COMPANY	1237	1430	1109	1116	89.7	78.1	.1	0
AMERICAN FIRE & CASUALTY COMPANY	837	763	256	330	30.5	43.3	.0	0
AMERICAN FIRE & INDEMNITY COMPANY	0	1	0	0	.0	.0	.0	0
AMERICAN GUARANTEE & LIAB. INS. CO.	1555	1385	355	315-	22.8	22.8-	.1	24
AMERICAN HARDWARE MUTUAL INS. CO.	142	287	84	72	58.9	24.9	.0	1
AMERICAN HOME ASSURANCE COMPANY	2448	2786	490	501-	20.0	18.0-	.2	0
AMERICAN INDEMNITY COMPANY	0	1	0	0	.0	.0	.0	0
AMERICAN INSURANCE COMPANY	4988	5973	2798	2793	56.1	46.8	.3	0
AMERICAN INTEGRITY INSURANCE CO.	572	635	322	332	56.2	52.4	.0	0
AMERICAN LIVE STOCK INSURANCE CO.	327	379	293	290	89.5	76.5	.0	0
AMERICAN LOYALTY INSURANCE CO.	1	1	11	4-	1,686.8	735.5-	.0	0
AMERICAN MANUFACTURERS MUT. INS. CO.	1195	936	170	520	14.3	55.5	.1	78

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
AMERICAN MODERN HOME INSURANCE CO.	1586	1655	544	561	34.3	33.9	.1	0
AMERICAN MOTORISTS INSURANCE COMPANY	5757	5531	3623	4056	62.9	73.3	.3	905
AMERICAN NATIONAL FIRE INSURANCE CO.	2759	3117	1457	1174	52.8	37.7	.2	0
AMERICAN NATIONAL GENERAL INSURANCE CO.	70	67	32	42	46.3	91.4	.0	0
AMERICAN NATIONAL PROPERTY & CASUALTY CO	1188	1183	602	743	50.7	64.5	.1	0
AMERICAN POLICYHOLDERS INSURANCE CO.	0	0	0	0	.0	.0	.0	0
AMERICAN PROFESSIONALS INSURANCE CO.	35	28	0	10	.0	35.5	.0	0
AMERICAN PROTECTION INSURANCE CO.	441	442	9	82	1.9	18.5	.0	1
AMERICAN ROAD INSURANCE COMPANY	11324	4378	2701	2924	23.9	66.8	.2	0
AMERICAN SECURITY INSURANCE CO.	1491	831	262	373	17.6	44.9	.0	0
AMERICAN STANDARD INS. CO. OF WISC.	12023	11796	7423	7535	61.7	63.9	.6	0
AMERICAN STATES INS. CO. OF TEXAS	602	571	453	537	75.3	94.1	.0	0
AMERICAN STATES INSURANCE COMPANY	30010	29265	10847	15777	36.1	53.9	1.6	0
AMERICAN STATES PREFERRED INS CO	2821	2752	2096	2189	74.3	79.5	.1	0
AMERICAN TITLE INSURANCE COMPANY	134	129	0	0	.0	.0	.0	0
AMERICAN UNIVERSAL INSURANCE COMPANY	0	6	37	1-	.0	9.5-	.0	0
AMERICAN ZURICH INSURANCE COMPANY	39	8	0	0	.0	.0	.0	0
AMEX ASSURANCE COMPANY	105	126	71	66	67.5	52.3	.0	0
AMWEST SURETY INSURANCE COMPANY	24	18	0	0	.0	.0	.0	0
ANSVAR AMERICA INSURANCE COMPANY	2	1	0	0	.0	.0	.0	0
ARGONAUT INSURANCE COMPANY	394	397	681	248	172.9	62.5	.0	0
ARGONAUT-MIDWEST INSURANCE COMPANY	1508	1562	437	80	29.0	5.1	.1	0
ARKWRIGHT MUTUAL INSURANCE COMPANY	3590	4387	1561	1423	43.5	32.4	.2	595
ARMED FORCES INSURANCE EXCHANGE	837	803	386	351	46.1	43.7	.0	112
ASSOCIATED INDEMNITY CORP.	779	1003	393	699	50.5	69.7	.1	39
ASSOCIATES INSURANCE COMPANY	423	524	95	93	22.6	17.8	.0	0
ASSURANCE COMPANY OF AMERICA	3621	3062	1759	2594	48.6	84.7	.2	0
ATHENA ASSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
ATLANTA INTERNATIONAL INSURANCE CO.	0	0	0	29	.0	.0	.0	0
ATLANTIC CASUALTY & FIRE INSURANCE CO.	57	31	0	0	.0	.0	.0	0
ATLANTIC INSURANCE COMPANY	194	152	32	158	16.4	104.4	.0	0
ATLANTIC MUTUAL INSURANCE COMPANY	1671	1386	519	944	31.0	68.1	.1	73
ATLAS ASSURANCE CO. OF AMERICA	232	161	41	146	17.7	90.7	.0	0
ATLAS INSURANCE COMPANY	582	557	225	0	38.6	.0	.0	0
AUTOMOBILE CLUB INTER-INS. EXCH.	3423	3389	2241	2380	65.5	70.2	.2	0
AUTOMOBILE INS. CO. OF HARTFORD, CONN.	1065	1087	754	602	70.9	55.4	.1	2
AVEMCO INSURANCE COMPANY	743	832	64	104	8.6	12.5	.0	0
BALBOA INSURANCE COMPANY	224	157	150	42	67.0	26.7	.0	0
BANKERS AND SHIPPERS INSURANCE COMPANY	6	5	0	1	.0	18.5	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
BANKERS MULTIPLE LINE INSURANCE CO.	84	84	41	50	48.7	59.7	.0	0
BANKERS STANDARD INSURANCE COMPANY	315	292	87	109	27.8	37.3	.0	0
BCS INSURANCE COMPANY	125	66	0	31	.4	46.4	.0	0
BIRMINGHAM FIRE INSURANCE CO. OF PA.	336	997	263	660	78.2	66.2	.1	0
BITUMINOUS CASUALTY CORPORATION	2043	2177	1015	353	49.7	16.2	.1	0
BITUMINOUS FIRE & MARINE INS. CO.	190	118	70	24	36.9	20.0	.0	0
BLUE RIDGE INSURANCE COMPANY	101	111	23	12	22.9	10.6	.0	0
BOSTON OLD COLONY INSURANCE CO.	16	14	3-	40-	19.5-	274.8-	.0	0
BREMEN FARMERS MUTUAL INSURANCE CO.	6487	6413	2430	2384	37.5	37.2	.3	0
BROTHERHOOD MUTUAL INSURANCE COMPANY	549	569	114	198	20.8	34.7	.0	0
CALIFORNIA COMPENSATION & FIRE COMPANY	1567	1179	395	818	25.2	69.4	.1	0
CALVERT INSURANCE COMPANY	44	42	0	19-	.0	44.6-	.0	0
CAMDEN FIRE INSURANCE ASSOCIATION	100	68	8	10-	8.1	14.8-	.0	0
CANAL INSURANCE COMPANY	786	761	222	429	28.2	56.3	.0	0
CAPITAL GUARANTY INSURANCE COMPANY	98	0	0	0	.0	.0	.0	0
CAROLINA CASUALTY INSURANCE CO.	1534	1448	520	613	33.9	42.3	.1	0
CASUALTY RECIPROCAL EXCHANGE	2626	2[illegible]	1151	951	43.8	36.5	.1	104
CENTENNIAL INSURANCE COMPANY	2105	1953	531	555	25.2	28.4	.1	73
CENTRAL NATIONAL INS. CO. OF OMAHA	358	576	660	371	184.4	64.4	.0	0
CENTRAL STATES INDEMNITY CO. OF OMAHA	72	72	16	[illegible]	22.6	26.2	.0	0
CENTURY INDEMNITY COMPANY	14	22	70	65	486.6	301.1	.0	0
CHARTER OAK FIRE INSURANCE COMPANY	5560	6053	2595	2109	46.7	34.8	.3	11
CHICAGO INSURANCE COMPANY	2483	1530	1453	2886-	58.5	188.6-	.1	0
CHICAGO TITLE INSURANCE CO OF OREGON	59	57	0	1	.4	1.8	.0	0
CHICAGO TITLE INSURANCE COMPANY	3439	3305	432	432	12.6	13.1	.2	0
CHRISTIANIA GEN INS CORP OF NEW YORK	0	2	15	15	.0	600.4	.0	0
CHRYSLER INSURANCE COMPANY	1205	1018	401	629	33.2	61.8	.1	0
CHURCH INSURANCE COMPANY	236	234	41	67	17.2	28.5	.0	0
CHURCH MUTUAL INSURANCE COMPANY	3918	3589	1555	1410	39.7	39.3	.2	73
CIGNA FIRE UNDERWRITERS INSURANCE CO.	1358	1299	251	191	18.5	14.7	.1	0
CIGNA INSURANCE COMPANY	529	533	270	190	51.0	35.6	.0	3
CIGNA PROPERTY & CASUALTY INSURANCE CO.	2740	2838	1425	1595	52.0	56.2	.2	28
CIM INSURANCE CORPORATION	1155	1286	797	802	69.0	62.3	.1	0
CIMARRON INSURANCE COMPANY, INC.	9879	9048	3174	2390	35.7	26.4	.5	182
CINCINNATI INSURANCE COMPANY	6	6	0	0	.0	.0	.0	0
CITY INSURANCE COMPANY	2424	3589	1568	1873	64.7	52.2	.2	0
CLARENDON NATIONAL INSURANCE COMPANY	242	370	291	522	120.1	141.1	.0	0
COLONIAL INSURANCE CO. OF CALIFORNIA	1906	1893	1228	1425	64.4	75.2	.1	0
COLONIAL PENN FRANKLIN INSURANCE CO.	390	393	216	51-	56.8	13.0-	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
COLONIAL PENN INSURANCE COMPANY	1146	975	2137	1984	186.5	203.5	.1	0
COLUMBIA MUTUAL CASUALTY INSURANCE CO.	53	53	15	15	27.3	27.3	.0	0
COLUMBIAN NATIONAL TITLE INSURANCE CO	1774	1723	32	4	1.8	.2	.1	0
COMCO INSURANCE COMPANY	13	4	0	1	.0	22.4	.0	0
COMMERCE AND INDUSTRY INSURANCE COMPANY	258	166	119	228	46.3	137.6	.0	0
COMMERCIAL INS. CO. OF NEWARK, N.J.	125	130	101	84	80.6	64.6	.0	0
COMMERCIAL LOAN INSURANCE CORP.	11	18	72	332	676.0	1,888.8	.0	0
COMMERCIAL MORTGAGE INSURANCE, INC.	6	18	0	0	.0	.0	.0	0
COMMERCIAL UNION INSURANCE COMPANY	4370	4041	2827	212-	64.7	5.2-	.2	0
COMMONWEALTH GENERAL INSURANCE COMPANY	40	43	0	5	.0	11.7	.0	0
COMMONWEALTH LAND TITLE INSURANCE CO.	808	795	21	113	2.6	14.2	.0	0
COMMONWEALTH MORTGAGE ASSURANCE COMPANY	338	162	167	97	49.5	59.8	.0	0
CONNECTICUT INDEMNITY COMPANY	3	2	1	0	17.1	3.8	.0	0
CONSOLIDATED AMERICAN INSURANCE CO.	0	0	0	0	.0	84.9-	.0	0
CONSOLIDATED FARMERS MUTUAL INS CO,INC.	3690	3639	1314	1377	35.6	37.8	.2	0
CONTINENTAL CASUALTY COMPANY	23439	25975	6856	10332	29.3	39.8	1.4	0
CONTINENTAL INSURANCE COMPANY	16470	17302	6681	11655	40.6	67.0	.9	0
CONTINENTAL WESTERN CASUALTY COMPANY	111	86	1	3	1.1	3.4	.0	0
CONTINENTAL WESTERN INSURANCE CO.	8674	8368	2950	3574	34.0	42.7	.5	93
CONTRACTORS BONDING AND INSURANCE CO.	17	22	0	8-	.0	36.9-	.0	0
CORNHUSKER CASUALTY COMPANY	165	149	59	118	36.0	79.4	.0	0
COUNTRY CASUALTY INSURANCE COMPANY	106	83	23	45	21.3	54.1	.0	0
COUNTRY PREFERRED INSURANCE COMPANY	514	416	394	439	115.5	153.7	.0	0
CREDIT GENERAL INSURANCE COMPANY	1299	1239	670	962	52.2	77.6	.1	0
CUMIS INSURANCE SOCIETY, INC.	1957	2028	2729	3533	139.5	174.2	.1	0
DAIRYLAND INSURANCE COMPANY	6251	6210	3334	3934	53.3	63.4	.3	0
DEPENDABLE INSURANCE COMPANY, INC.	176	188	114	114	64.9	60.4	.0	0
DEPOSITORS INSURANCE COMPANY	10	6	1	9	5.9	154.3	.0	0
DRUGGISTS MUTUAL INSURANCE COMPANY	1093	1041	173	216	15.8	20.4	.1	222
ECONOMY FIRE & CASUALTY COMPANY	3021	3217	1883	1506	62.3	46.8	.2	0
ECONOMY PREFERRED INSURANCE COMPANY	3636	3472	1417	1482	39.0	42.7	.2	0
EDISON INSURANCE COMPANY	81	28	0	7	.0	26.8	.0	0
ELECTRIC INSURANCE COMPANY	6	7	0	0	.4	4.6	.0	1
ELECTRIC MUTUAL LIABILITY INS. CO.	542	543	230	302	42.3	55.6	.0	229
EMCASCO INSURANCE COMPANY	2387	2421	1987	1239	83.2	51.2	.1	0
EMPIRE FIRE & MARINE INSURANCE CO.	495	489	277	293	39.8	42.5	.0	0
EMPLOYERS CASUALTY COMPANY	414	495	623	568	150.7	114.7	.0	0
EMPLOYERS FIRE INSURANCE COMPANY	1217	1331	412	52-	33.9	3.9-	.1	4
EMPLOYERS INS. OF WAUSAU, A MUTUAL CO.	4304	4460	3868	2576	89.9	57.8	.2	55

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
EMPLOYERS NATIONAL INSURANCE COMPANY	1511	1911	543	257	35.9	13.4	.1	5-
EMPLOYERS REINSURANCE CORPORATION	2529	2399	890	1780	35.2	74.2	.1	0
EQUITY MUTUAL INSURANCE COMPANY	3748	3667	1704	1932	45.5	52.7	.2	0
FARM & CITY INSURANCE COMPANY	1633	1708	1026	931	62.8	54.5	.1	0
FARM BUREAU MUTUAL INSURANCE CO., INC.	112701	111467	59903	64317	53.2	57.7	6.0	251
FARMERS ALLIANCE MUTUAL INSURANCE CO.	27070	26895	10299	10515	38.0	39.1	1.5	0
FARMERS AND MERCHANTS INSURANCE COMPANY	385	385	159	254	41.2	66.0	.0	0
FARMERS CASUALTY COMPANY - MUTUAL	7271	7013	3886	3813	53.4	54.4	.4	0
FARMERS MAIL INSURANCE COMPANY	35	35	1	1	1.9	1.9	.0	2
FARMERS INSURANCE COMPANY, INC.	70721	70540	39471	42354	55.8	60.0	3.8	0
FARMERS INSURANCE EXCHANGE	3833	3834	1919	1635	50.1	42.6	.2	0
FARMERS MUTUAL HAIL INS. CO. OF IOWA	7	7	0	0	2.9	3.0	.0	0
FARMERS MUTUAL INSURANCE CO	1556	0	416	405	26.7	.0	.0	0
FARMINGTON CASUALTY COMPANY	784	807	219	864	27.9	107.1	.0	0
FARMLAND MUTUAL INSURANCE COMPANY	10003	9844	4963	7389	49.6	74.9	.5	0
FEDERAL INSURANCE COMPANY	13408	12990	2675	3611	19.9	27.8	.7	0
FEDERATED MUTUAL INSURANCE COMPANY	21372	21918	12479	14273	58.4	65.1	1.2	184
FEDERATED RURAL ELECTRIC INS. CORP.	2182	2190	797	863	36.6	39.4	.1	0
FIDELITY & GUARANTY INS. UNDERWRITERS	6932	7001	2438	2822	35.2	40.3	.4	316
FIDELITY & GUARANTY INSURANCE CO.	9772	9317	5644	2927	57.8	31.4	.5	22
FIDELITY AND CASUALTY CO OF NEW YORK	6577	5989	4621	5610	70.3	93.7	.3	0
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	5823	5677	747	2521	12.8	44.4	.3	0
FINANCIAL GUARANTY INSURANCE COMPANY	406	303	0	0	.0	.0	.0	0
FINANCIAL SECURITY ASSURANCE OF IOWA INC	46	54	0	0	.0	.0	.0	0
FINANCIAL SECURITY ASSURANCE, INC.	29	1	0	1	.0	96.3	.0	0
FIRE & CASUALTY INS. CO. OF CONNECTICUT	0	2	0	17-	.0	1,042.9-	.0	0
FIREMAN'S FUND INS. CO. OF WISCONSIN	151	99	11	83	7.6	83.8	.0	0
FIREMAN'S FUND INSURANCE COMPANY	2794	3196	1922	134	68.8	4.2	.2	0
FIREMEN'S INS. CO. OF NEWARK, N.J.	1302	1501	299	662	23.0	44.1	.1	0
FIRST AMERICAN INSURANCE COMPANY	18	39	28	29	157.9	75.0	.0	0
FIRST AMERICAN TITLE INS CO OF MID-WEST	740	716	7	15	.9	2.1	.0	0
FIRST FINANCIAL INSURANCE COMPANY	42	19	0	6	.0	33.5	.0	0
FIRST GENERAL INSURANCE COMPANY	2	2	0	0	.0	.0	.0	0
FIRST MARINE INSURANCE COMPANY	21	10	9	9	44.4	88.5	.0	0
FIRST NATIONAL INS. CO. OF AMERICA	866	795	193	626	22.3	78.8	.0	0
FIRST OF GEORGIA INSURANCE COMPANY	0	0	20	18	.0	.0	.0	0
FLORISTS MUTUAL INSURANCE COMPANY	401	382	289	173	72.1	45.3	.0	36
FOREMOST INSURANCE COMPANY	1918	1984	485	596	25.3	30.0	.1	0
FORUM INSURANCE COMPANY	607	607	766	1947-	126.1	320.8-	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM EAN TO LOSS INC	EAN PRM TO STATEMENT	DIVIDENDS PAID
PIEDMONT INDEMNITY COMPANY	0	0	16	36	.0	.0	.0	0
PIONEER INSURANCE COMPANY	36	28	1	28	3.7	100.8	.0	0
PLICO GENERAL INSURANCE COMPANY	40	28	0	17	19.7	60.5	.0	0
PLICO INDEMNITY COMPANY	538	542	446	401	83.0	74.0	.0	0
PRUDENTIAL ACCIDENT INS. CO. OF AMERICA	2039	2064	1861	1461	91.3	70.7	.1	0
PRUDENTIAL CASUALTY CO. OF WISCONSIN	9402	9718	4488	5176	47.7	53.3	.5	0
PUBLIC ELECTRIC MORTGAGE INS CORP OF AI	23	29	0	9	.0	31.6	.0	0
PUBLIC ELECTRIC MORTGAGE INS CORP OF NC	43	55	128	134	297.3	240.7	.0	0
PUBLIC ELECTRIC MORTGAGE INSURANCE CORP	2256	1977	126	128	5.6	6.5	.1	0
PUBLIC INSURANCE CO OF TRIESTE & VENICE	5	1	0	0	.0	9.5	.0	0
PUBLIC INSURANCE CO. OF AMERICA	1819	1708	556	617	30.6	47.8	.1	0
PUBLIC REINSURANCE CORPORATION	62	61	0	781	.0	1,239.9	.0	0
PUBLIC STAR NATIONAL INSURANCE CO.	92	100	20	17	21.8	17.0	.0	0
PUGET FALLS INSURANCE COMPANY	3315	2917	302	637	9.1	21.9	.2	0
PULSE INDEMNITY COMPANY	814	782	341	479	41.9	61.3	.0	13
PUDDVILLE MUTUAL CASUALTY COMPANY	853	860	366	364	42.9	42.3	.0	0
PUVERNMENT EMPLOYEES INS. CO.	1000	1229	780	982	78.0	79.9	.1	0
PUAIN DEALERS MUTUAL INS. CO.	1424	1483	496	548	34.8	36.9	.1	12
PUANITE STATE INSURANCE COMPANY	1154	1419	681	875	58.9	61.7	.1	0
PREAT AMERICAN INSURANCE COMPANY	2579	2273	975	596	37.8	26.2	.1	0
PREAT CENTRAL INSURANCE COMPANY	1045	1126	709	647	67.8	57.4	.1	0
PREAT NORTHERN INSURANCE COMPANY	1577	1134	170	415	10.8	36.6	.1	0
PREAT PLAINS MUTUAL INS. CO., INC.	2890	2570	1269	1222	43.9	47.5	.1	0
PREAT WEST CASUALTY COMPANY	9661	8972	4067	10207	42.1	113.8	.5	0
PREATER NEW YORK MUTUAL INS. CO.	0	0	0	0	.0	.0	.0	0
PUARANTY NATIONAL INSURANCE COMPANY	699	483	82	16-	11.7	3.3-	.0	0
PUAR INSURANCE COMPANY	1563	1478	346	286	22.1	17.0	.1	0
HANOVER INSURANCE COMPANY	3461	3600	1087	1421	31.4	39.5	.2	0
HARBOR INSURANCE COMPANY	22	7	46	42	209.5	572.6	.0	0
HARCO NATIONAL INSURANCE COMPANY	214	245	34	34	15.7	13.9	.0	0
HARTFORD ACCIDENT & INDEMNITY CO.	26364	29463	14451	21304	54.8	71.8	1.6	0
HARTFORD CASUALTY INSURANCE COMPANY	3070	3050	1364	1893	44.4	62.0	.2	0
HARTFORD FIRE INSURANCE COMPANY	9759	7893	4196	3817	42.1	48.4	.4	1
HARTFORD INS. CO. OF THE MIDWEST	2819	2905	293	1049	10.4	36.1	.2	2
HARTFORD STEAM BOILER INSP. & INS. CO.	2172	2319	619	1380	28.5	59.5	.1	0
HARTFORD UNDERWRITERS INSURANCE CO	4335	4321	2927	2869	67.2	66.4	.2	0
HAWKEYE SECURITY INSURANCE COMPANY	4540	4737	2082	1926	45.8	40.7	.3	0
HEART OF AMERICA FIRE & CASUALTY CO.	341	206	66	85	19.2	41.2	.0	0
HERITAGE INDEMNITY COMPANY	21	6	10	9	48.1	144.5	.0	0
HIGHLANDS INSURANCE COMPANY	1054	989	145	144-	13.7	14.5-	.1	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEMTS	DIVIDENDS PAID
HOME INDEMNITY COMPANY	7459	7846	2800	2545	37.5	32.4	.4	0
HOME INSURANCE COMPANY	5498	5376	3781	5036	68.8	93.7	.3	31
HOME INSURANCE COMPANY OF INDIANA	879	892	57	65-	6.5	7.3-	.0	0
HORACE MANN INSURANCE COMPANY	2355	2411	1496	1154	63.5	47.9	.1	0
HOUSTON GENERAL INSURANCE COMPANY	2	2	41	25	1,887.1	1,250.2	.0	0
IDI INSURANCE COMPANY	27	27	28	13-	104.1	46.1-	.0	0
IMPERIAL CASUALTY & INDEMNITY CO.	743	1225	849	425	114.2	34.7	.1	0
INDEMNITY INS. CO. OF NORTH AMERICA	526	522	6330	2014	1,204.3	385.4	.0	0
INDIANA LUMBERMENS MUTUAL INS. CO.	1745	1706	1407	1755	80.6	102.9	.1	0
INDUSTRIAL INDEMNITY COMPANY	220	345	154	153	69.9	44.4	.0	0
INLAND INSURANCE COMPANY	0	3	0	0	.0	.0	.0	0
INSURANCE CO. OF THE PRAIRIE STATES	1741	1741	1483	1483	85.2	85.2	.1	0
INSURANCE COMPANY OF EVANSTON	0	0	12	0	.0	.0	.0	0
INSURANCE COMPANY OF ILLINOIS	64	53	61	127	94.7	237.5	.0	0
INSURANCE COMPANY OF NORTH AMERICA	19562	21643	11688	15204	59.8	70.2	1.2	0
INSURANCE COMPANY OF THE STATE OF PA	6330	5879	313	1531	4.9	27.4	.3	0
INSURANCE CORPORATION OF AMERICA	0	0	0	140	.0	.0	.0	0
INTEGON INDEMNITY CORPORATION	256	326	372	172	145.2	52.9	.0	0
INTERCONTINENTAL INSURANCE COMPANY	1396	928	405	350	29.0	42.3	.0	0
INTERNATIONAL BUS. & MERCANT. REASSUR.CO	1785	1840	1152	1557	64.5	84.6	.1	0
INTERNATIONAL FIDELITY INSURANCE CO.	80	69	0	1	.0	1.5	.0	0
INTERNATIONAL INDEMNITY COMPANY	31	44	239	69	772.0	155.1	.0	0
INTERNATIONAL INSURANCE COMPANY	3503	3329	186	344	5.3	10.9	.2	1
INTERNATIONAL SERVICE INSURANCE CO.	0	0	0	0	.0	.0	.0	0
INTERSTATE INDEMNITY COMPANY	0	2	0	12-	.0	670.9-	.0	0
INVESTORS MORTGAGE INSURANCE COMPANY	137	164	322	273	234.5	166.4	.0	0
IOWA MUTUAL INSURANCE COMPANY	846	739	285	329	33.6	44.6	.0	0
ITT LYNDON PROPERTY INSURANCE COMPANY	106	99	9-	17	8.9-	16.6	.0	0
J.C. PENNEY CASUALTY INSURANCE CO.	861	891	547	473	63.6	53.1	.0	0
JEFFERSON INSURANCE CO. OF NEW YORK	371	382	101	277	27.3	72.6	.0	0
JEWELERS MUTUAL INSURANCE COMPANY	179	195	16	14	9.0	7.1	.0	0
JOHN DEERE INSURANCE COMPANY	5065	4546	2862	3458	56.5	80.5	.2	91
JOHN HANCOCK INDEMNITY COMPANY	3	32	21	19	811.8	58.6	.0	0
KANSAS BANKERS SURETY COMPANY	4363	4097	1236	1803	28.3	44.0	.2	0
KANSAS CITY FIRE & MARINE INS. CO.	126	137	287	42	227.4	30.4	.0	21
KANSAS FIRE AND CASUALTY COMPANY	10600	15511	6973	8493	65.8	54.8	.8	448
KANSAS MUTUAL INSURANCE COMPANY	4354	4179	1770	1776	40.7	42.5	.2	0
KFB INSURANCE COMPANY, INC.	8229	8285	4882	4598	59.3	79.6	.4	0
LANCER INSURANCE COMPANY	154	294	36	115	23.3	39.1	.0	0
LANDMARK INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
LAWYERS TITLE INSURANCE CORPORATION	1614	1539	6-	220	.4-	14.3	.1	0
LEGION INSURANCE COMPANY	2-	30	45	43	.0	140.7	.0	0
LIBERTY INSURANCE CORPORATION	2952	3128	1659	1889	56.2	60.4	.2	124
LIBERTY MUTUAL FIRE INSURANCE CO.	16705	19337	11209	17010	67.1	88.0	1.0	1084
LIBERTY MUTUAL INSURANCE COMPANY	9653	11441	4325	5764	44.8	50.4	.6	7
LIBERTY NATIONAL FIRE INSURANCE CO.	38	20	0	0	.0	.4-	.0	0
LINCOLN NATIONAL HEALTH & CAS INS CO	1239	481	101	171	8.2	35.6	.0	0
LITITZ MUTUAL INSURANCE COMPANY	551	583	279	354	50.6	60.8	.0	0
LONDON ASSURANCE	160	278	28	5-	17.4	1.8-	.0	0
LUMBERMENS MUTUAL CASUALTY COMPANY	1623	1537	485	549	29.9	35.7	.1	6
LUMBERMENS UNDERWRITING ALLIANCE	951	1093	633	701	66.5	64.1	.1	85
LUTHERAN BENEVOLENT INS. EXCHANGE	467	460	90	107	19.3	23.2	.0	0
MARYLAND CASUALTY COMPANY	5791	6190	3072	5060	53.1	81.7	.3	0
MARYSVILLE MUTUAL INSURANCE COMPANY	6521	6477	2249	2194	34.5	33.9	.4	0
MASSACHUSETTS BAY INSURANCE COMPANY	5852	5502	2024	2245	34.6	40.8	.3	0
MASSACHUSETTS CASUALTY INSURANCE CO.	43	43	20	26	46.0	59.7	.0	0
MCA INSURANCE COMPANY	22	22	0	0	.0	.0	.0	0
MCPHERSON MAIL INSURANCE COMPANY	1270	1270	104	104	8.2	8.2	.1	84
MEAD REINSURANCE CORPORATION	0	0	0	19-	.0	.0	.0	0
MEDICAL DEFENSE INSURANCE COMPANY	1662	2949	1077	897	64.8	30.4	.2	0
MEDICAL PROTECTIVE COMPANY	10069	8425	4233	7024	42.0	83.4	.5	0
MERCHANTS MUTUAL BONDING COMPANY	66	63	54-	54-	80.4-	84.9-	.0	0
MERITPLAN INSURANCE COMPANY	0	1	0	0	.0	3.6	.0	0
METROPOLITAN CASUALTY INSURANCE COMPANY	135	133	64	81	47.6	61.1	.0	0
METROPOLITAN GENERAL INSURANCE COMPANY	2	2	15	23-	837.7	1,208.7-	.0	0
METROPOLITAN PROPERTY & LIABILITY INS CO	1010	1003	442	1101	43.8	109.7	.1	0
MIC PROPERTY AND CASUALTY INSURANCE CORP	449	446	118	53	26.3	11.9	.0	0
MICHIGAN MILLERS MUTUAL INS. CO.	2064	2047	675	736	32.7	36.0	.1	0
MICHIGAN MUTUAL INSURANCE COMPANY	43	48	4	3	8.9	6.6	.0	0
MID-CENTURY INSURANCE COMPANY	28315	29028	18907	19103	66.8	65.8	1.6	0
MID-CONTINENT CASUALTY COMPANY	3452	3404	2852	3040	82.6	89.3	.2	0
MIDWEST MUTUAL INSURANCE COMPANY	906	897	333	288	36.8	32.1	.0	0
MIDWESTERN INSURANCE COMPANY	552	472	191	299	34.5	63.4	.0	0
MILLERS GENERAL INSURANCE COMPANY	179	165	78	128	43.5	77.4	.0	0
MILLERS MUTUAL INS. ASSN. OF ILLINOIS	1804	1911	815	543	45.2	28.4	.1	4
MILLERS MUTUAL INSURANCE COMPANY	145	140	185	194	127.4	121.0	.0	0
MINNEHOMA INSURANCE COMPANY	97	86	46	36	47.4	41.6	.0	0
MINNESOTA MUTUAL FIRE & CASUALTY COMPANY	469	419	344	667	73.4	159.3	.0	0
MORTGAGE GUARANTY INSURANCE CORP.	3684	3399	1072	2886	29.1	84.9	.2	0
MOTOR CLUB OF IOWA INSURANCE COMPANY	73	62	13	14	18.0	23.2	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM EAR TO LOSS INC	EAR PRM TO STATEWIDE	DIVIDENDS PAID
MOTORS INSURANCE CORPORATION	842	854	514	298	61.1	34.8	.0	0
MT. AIRY INSURANCE COMPANY	115	117	53	76	45.9	65.0	.0	0
MUNICIPAL BOND INVESTORS ASSURANCE CORP.	316	87	3-	3-	.9-	3.4-	.0	0
MUTUAL PROTECTIVE INSURANCE COMPANY	3316	3227	1048	1203	31.6	37.3	.2	0
MUTUAL SERVICE CASUALTY INSURANCE CO	9	10	26	36-	296.1	355.0-	.0	0
NATIONAL AMERICAN INS. CO. OF CALIFORNIA	0	0	22-	101	.0	.0	.0	0
NATIONAL AMERICAN INSURANCE COMPANY	311	444	218	295	70.1	66.4	.0	0
NATIONAL ATTORNEY'S TITLE INSURANCE CO.	59	58	0	11	.0	18.7	.0	0
NATIONAL CASUALTY COMPANY	606	501	141	63	23.2	12.5	.0	0
NATIONAL CHIROPRACTIC MUTUAL INS CO	56	59	0	4-	.0	6.4-	.0	0
NATIONAL COLONIAL INSURANCE COMPANY	0	0	218	0	.0	.0	.0	0
NATIONAL CONTINENTAL INSURANCE CO.	684-	642-	29	319	.0	.0	.0	0
NATIONAL FARMERS UNION PROP. & CAS. CO.	6651	6973	3436	3345	51.7	48.0	.4	18
NATIONAL FARMERS UNION STANDARD INS. CO.	373	283	204	225	54.7	79.4	.0	0
NATIONAL FIRE INS. CO. OF HARTFORD	766	736	338	473	44.1	64.3	.0	0
NATIONAL GENERAL INSURANCE COMPANY	517	519	213	118	41.1	22.8	.0	0
NATIONAL INDEMNITY COMPANY	597	705	304	69	50.9	9.7	.0	0
NATIONAL INSURANCE UNDERWRITERS	265	285	106	136	39.9	47.9	.0	0
NATIONAL PROPERTY OWNERS INSURANCE CO	0	0	3	3	.0	.0	.0	0
NATIONAL SURETY CORPORATION	5531	4774	1016	4289	18.4	89.8	.3	3
NATIONAL UNION FIRE INS CO OF PITTS., PA	29369	29612	11858	12445	40.4	42.0	1.6	0
NATIONWIDE AGRIBUSINESS INSURANCE CO	1489	1445	517	477	30.6	46.9	.1	0
NATIONWIDE MUTUAL FIRE INSURANCE CO.	1338	1519	954	872	71.3	57.4	.1	17
NATIONWIDE MUTUAL INSURANCE COMPANY	2392	2475	1529	1366	63.9	55.2	.1	1
NATIONWIDE PROPERTY & CASUALTY INS. CO.	662	493	153	315	23.1	63.9	.0	0
NEW ENGLAND INSURANCE COMPANY	0	90	0	133-	.0	147.6-	.0	0
NEW HAMPSHIRE INSURANCE COMPANY	2692	2466	1929	2018	71.6	81.9	.1	0
NEWARK INSURANCE COMPANY	255	265	171	133	66.9	50.3	.0	0
NIAGARA FIRE INSURANCE COMPANY	286	233	120	54	41.8	23.0	.0	48
NORDIA INSURANCE COMPANY	0	0	3070	0	.0	.0	.0	0
NORTH AMERICAN SPECIALTY INSURANCE CO.	2	3	7	97	329.6	3,168.6	.0	0
NORTH RIVER INSURANCE COMPANY	3041	2787	714	1926	23.5	69.1	.2	8
NORTH STAR REINSURANCE CORPORATION	0	13	0	17-	.0	133.4-	.0	0
NORTHBROOK INDEMNITY COMPANY	3	2	39	21	1,493.3	1,128.1	.0	2
NORTHBROOK NATIONAL INSURANCE COMPANY	713	652	380	1402	53.3	215.0	.0	21
NORTHBROOK PROPERTY & CASUALTY INS. CO.	317	382	92	231	29.0	60.5	.0	0
NORTHERN ASSURANCE COMPANY OF AMERICA	3858	3851	1299	567	33.7	14.7	.2	6
NORTHERN INSURANCE CO. OF NEW YORK	5164	4799	909	1803	17.6	37.6	.3	55
NORTHLAND INSURANCE COMPANY	464	488	156	45	33.7	9.2	.0	0
NORTHWESTERN NATIONAL CASUALTY CO.	5886	5313	2167	3109	36.8	58.5	.3	151

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
NORTHWESTERN NATL INS CO OF MILWAUKEE WI	4080	4154	1504	587	36.9	14.1	.2	11
OCCIDENTAL FIRE & CASUALTY CO. OF N.C.	3-	6	1417	1645	.0	8,974.8	.0	0
OHIO CASUALTY INSURANCE COMPANY	3373	3645	1463	1325	43.4	36.3	.2	0
OHIO GENERAL INSURANCE COMPANY	121	138	43	49	36.0	35.5	.0	0
OHIO SECURITY INSURANCE COMPANY	70	74	19	34	26.7	45.9	.0	0
OLD REPUBLIC INSURANCE COMPANY	5764	5798	946	1074	16.4	18.5	.3	15
OMAHA INDEMNITY COMPANY	3-	0	0	0	.0	.0	.0	0
OMAHA PROPERTY AND CASUALTY INS. CO.	637	645	731	454	114.8	101.4	.0	0
PACIFIC EMPLOYERS INSURANCE CO.	11699	12076	5369	8624	45.9	71.4	.7	352
PACIFIC INDEMNITY COMPANY	158	133	16	60	10.1	45.5	.0	7
PATRONS MUTUAL INSURANCE ASSOCIATION	8240	8503	3996	4303	48.5	50.6	.5	0
PEERLESS INSURANCE COMPANY	5	28	53	51	1,075.2	179.6	.0	0
PENN. NATIONAL MUTUAL CASUALTY INS. CO.	4618	4561	2089	2583	45.2	56.6	.2	8
PENNSYLVANIA GENERAL INSURANCE CO.	1269	1298	708	575	55.8	44.3	.1	0
PETROLEUM CASUALTY COMPANY	21	21	6	14	26.4	66.6	.0	0
PHICO INSURANCE COMPANY	2219	1977	1548	1120	70.7	56.7	.1	0
PHOENIX ASSURANCE COMPANY OF NEW YORK	36	37	0	2	.0	5.4	.0	0
PHOENIX INSURANCE COMPANY	2414	2506	1147	776	47.5	31.0	.1	18
PHYSICIANS MUTUAL INSURANCE CO.	3918	3879	2440	2554	62.3	65.8	.2	0
PLAINS INSURANCE COMPANY	1249	1326	966	541	77.3	40.8	.1	0
PLANET INSURANCE COMPANY	568	563	431	419	76.0	74.4	.0	0
PMI MORTGAGE INSURANCE COMPANY	624	559	86	472	13.8	84.5	.0	0
PREFERRED ABSTAINERS INSURANCE CO.	27	15	0	2	1.3	16.5	.0	0
PREFERRED RISK MUTUAL INSURANCE CO.	2176	2099	1298	1442	59.7	68.7	.1	3
PREMIER ALLIANCE INSURANCE COMPANY	0	0	6	2-	.0	.0	.0	0
PRINCIPAL CASUALTY INSURANCE COMPANY	645	632	490	499	76.0	79.0	.0	0
PROFESSIONAL MUTUAL INS CO RISK RETEN GR	93	52	0	12	.0	23.1	.0	0
PROGRESSIVE CASUALTY INSURANCE CO.	6736	6279	1843	4384	27.4	69.8	.3	0
PROGRESSIVE SPECIALTY INSURANCE COMPANY	35	116	205	77	586.4	66.6	.0	0
PROTECTION MUTUAL INSURANCE COMPANY	1671	1103	630	771	37.7	69.9	.1	0
PROTECTIVE INSURANCE COMPANY	751	780	155	9342	20.6	1,198.3	.0	0
PROVIDENCE WASHINGTON INSURANCE CO.	332	319	41	123	12.4	38.5	.0	0
PROVIDERS INSURANCE COMPANY	320	677	482	149-	150.7	22.0-	.0	0
PRUDENTIAL GENERAL INSURANCE COMPANY	132	122	35	29	26.6	23.8	.0	0
PRUDENTIAL PROPERTY & CASUALTY INS. CO.	4046	3575	2128	2209	52.6	61.8	.2	0
PRUDENTIAL-LMI COMMERCIAL INSURANCE CO.	20	18	0	37-	2.2	202.6-	.0	0
PURITAN INSURANCE COMPANY	18	18	193	76	1,086.3	427.2	.0	0
RANGER INSURANCE COMPANY	5655	5687	3296	2392	58.3	42.1	.3	0
RECIPROCAL EXCHANGE SUBSC. AT	0	0	0	0	.0	.0	.0	0
REDLAND INSURANCE COMPANY	1556	1517	867	955	55.9	62.9	.1	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
REGENT INSURANCE COMPANY	2756	2476	1710	2648	62.1	107.7	.1	185
RELIANCE INSURANCE COMPANY	3246	1720	444	1335	13.7	77.6	.1	0
REPUBLIC INSURANCE COMPANY	702	773	952	80	135.6	10.3	.0	0
REPUBLIC MORTGAGE INSURANCE COMPANY	89	60	20	22	21.8	37.1	.0	0
REPUBLIC WESTERN INSURANCE COMPANY	71	71	10	35	14.3	49.6	.0	0
RLI INSURANCE COMPANY	792	712	63	11125	7.9	1,562.6	.0	0
ROCKWOOD INSURANCE COMPANY	11-	10-	156	29	.0	.0	.0	0
ROYAL INDEMNITY COMPANY	1962	1321	748	427	38.1	32.3	.1	4
ROYAL INSURANCE COMPANY OF AMERICA	7349	6794	8327	3258	113.3	48.0	.4	0
SAFECO INSURANCE CO. OF AMERICA	8103	8199	3146	3039	38.8	37.1	.4	0
SAFEGUARD INSURANCE COMPANY	336	358	210	223	62.5	62.4	.0	0
SAFETY MUTUAL CASUALTY CORPORATION	28	25	236	397-	835.4	1,588.7-	.0	0
SAVERS PROPERTY & CASUALTY INSURANCE CO.	29	28	0	2	1.0	5.8	.0	0
SEA INSURANCE COMPANY, LTD.	13	42	6	74-	50.2	176.7-	.0	0
SEABOARD SURETY COMPANY	540	649	1	57	.2	8.8	.0	0
SECURITY INSURANCE CO. OF HARTFORD	659	530	48	228	7.3	43.0	.0	0
SECURITY NATIONAL INSURANCE CO.	9317	8327	3548	2706	38.3	32.5	.5	3
SELECT INSURANCE COMPANY	726	691	315	85	43.4	12.3	.0	0
SENECA INSURANCE COMPANY, INC.	322	200	0	0	.0	.0	.0	0
SENTRY INSURANCE, A MUTUAL COMPANY	3209	3179	1380	1011	43.0	31.8	.2	40
SHELTER GENERAL INSURANCE COMPANY	2299	2267	965	970	42.0	42.8	.1	0
SHELTER MUTUAL INSURANCE COMPANY	17562	17749	8434	7894	48.0	44.5	1.0	0
SOUTH CAROLINA INSURANCE COMPANY	69	244	114	53	166.6	21.6	.0	0
SOUTHERN INSURANCE COMPANY	552	478	419	220	75.9	45.9	.0	0
ST. PAUL FIRE & MARINE INSURANCE CO.	36445	25991	14573	18076	40.0	69.5	1.4	12
ST. PAUL GUARDIAN INSURANCE CO.	871	859	406	354	46.6	41.2	.0	23
ST. PAUL INSURANCE CO. OF ILLINOIS	5358	3126	1020	3456	19.0	110.6	.2	0
ST. PAUL MERCURY INSURANCE COMPANY	6754	6900	2320	2373	34.4	34.4	.4	17
ST. PAUL PROPERTY & CASUALTY INS. CO.	406	322	198	394	48.7	122.3	.0	3
STANDARD FIRE INSURANCE COMPANY	6524	6567	3514	3403	53.9	54.9	.4	395
STANDARD GUARANTY INSURANCE CO.	364	379	347	363	95.2	62.7	.0	0
STATE AUTOMOBILE & CAS. UNDERWRITERS INC	1315	1267	614	543	46.7	42.8	.1	0
STATE FARM FIRE & CASUALTY COMPANY	78053	76365	35812	39172	45.9	51.3	4.1	0
STATE FARM GENERAL INSURANCE CO.	3553	3490	1672	1841	47.1	52.6	.2	0
STATE FARM MUTUAL AUTOMOBILE INS. CO.	146536	143887	95946	94885	65.5	65.9	7.8	3914
STATE SURETY COMPANY	361	394	47	70	13.0	17.7	.0	0
STATESMAN INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
STEWART TITLE GUARANTY COMPANY	724	704	75	49	10.3	7.0	.0	0
STONEWALL INSURANCE COMPANY	232	111	1358	462	585.3	417.6	.0	0
SUN INSURANCE OFFICE, LTD.	86	77	27	30	31.9	39.7	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
SWEDISH AMERICAN MUTUAL INS. CO. INC.	801	803	124	129	15.5	16.1	.0	0
TICOR INDEMNITY COMPANY	1	1	1-	12	62.7-	1,190.3	.0	0
TICOR TITLE INSURANCE COMPANY	1080	968	88	135	8.2	13.9	.1	0
TITLE INSURANCE COMPANY OF MINNESOTA	435	411	31	59-	7.0	14.3-	.0	0
TOKIO MARINE & FIRE INSURANCE CO LTD	247	226	11	69	4.3	30.5	.0	0
TOWN & COUNTRY FIRE & CASUALTY INS. CO.	2760	2794	821	396	29.8	14.2	.2	0
TRADERS INSURANCE COMPANY	676	577	128	273	18.9	47.3	.0	0
TRANS PACIFIC INSURANCE COMPANY	2	2	0	3-	.0	171.2-	.0	1
TRANSAMERICA INSURANCE COMPANY	2652	2930	1164	83	43.9	2.8	.2	5
TRANSAMERICA PREMIER INSURANCE COMPANY	1772	2066	773	1045	43.6	50.6	.1	0
TRANSCONTINENTAL INSURANCE COMPANY	3986	3993	965	2278	24.2	57.1	.2	0
TRANSPORT INSURANCE COMPANY	415	415	26	273	6.2	65.9	.0	0
TRANSPORTATION INSURANCE COMPANY	7108	6787	2873	4971	40.4	73.2	.4	91
TRAVEL AIR INSURANCE COMPANY - KANSAS	12697	12697	8306	4848	65.4	38.3	.7	0
TRAVELERS INDEMNITY CO. OF ILLINOIS	26124	33425	9121	26717	34.9	79.9	1.8	0
TRAVELERS INDEMNITY CO. OF R.I.	950	999	331	1230-	34.8	123.1-	.1	0
TRAVELERS INDEMNITY COMPANY	13821	14782	8521	1022	61.7	6.9	.8	529
TRAVELERS INDEMNITY COMPANY OF AMERICA	1734	1595	396	1566	22.8	98.2	.1	0
TRAVELERS INSURANCE COMPANY	2269	2453	4911	2332-	216.5	95.1-	.1	0
TRI-STATE INSURANCE COMPANY	5867	6151	4235	3419	72.2	55.6	.3	312
TRINITY UNIVERSAL INS. CO. OF KANSAS	14829	14064	5966	6189	40.2	44.0	.8	0
TRINITY UNIVERSAL INSURANCE CO.	2757	2676	1394	1520	50.6	56.8	.1	0
TRUCK INSURANCE EXCHANGE	9742	9308	5128	4892	52.6	52.6	.5	109
TRW TITLE INSURANCE COMPANY	379	0	13	0	3.5	.0	.0	0
TWIN CITY FIRE INSURANCE COMPANY	5098	8523	5454	6327	92.5	74.2	.5	663
U.S. FIDELITY & GUARANTY COMPANY	51305	53593	26163	23362	51.0	43.6	2.9	0
ULICO CASUALTY COMPANY	159	157	0	78	.0	49.4	.0	0
UNIGARD INSURANCE COMPANY	43	28	1	1	3.1	4.7	.0	0
UNIGARD SECURITY INSURANCE COMPANY	110	122	15	16	13.3	13.2	.0	0
UNION INSURANCE COMPANY	3302	3181	1479	1296	44.8	40.7	.2	0
UNION MUTUAL INS. CO. OF PROVIDENCE	1391	1364	634	616	45.6	45.2	.1	0
UNITED EQUITABLE INSURANCE COMPANY	4	3	2	2	52.5	49.2	.0	0
UNITED FIRE & CASUALTY COMPANY	6509	6434	2606	2428	40.0	37.7	.3	0
UNITED GUARANTY RESIDENTIAL INS CO OF NC	135	88	42	4	31.0	4.7	.0	0
UNITED GUARANTY RESIDENTIAL INSURANCE CO	399	374	1256	824	314.9	220.2	.0	0
UNITED PACIFIC INSURANCE COMPANY	487	524	2	117	.4	22.3	.0	0
UNITED SECURITY INSURANCE COMPANY	3116	3291	1756	2174	56.4	66.1	.2	5
UNITED SERVICES AUTOMOBILE ASSOC.	14336	14008	7673	8300	53.5	59.2	.8	1879
UNITED STATES FIRE INSURANCE CO.	9530	9629	4990	2403	52.3	25.0	.5	6
UNIVERSAL REINSURANCE CORPORATION	0	0	0	41-	.0	.0	.0	0

TABLE 14

PREMIUMS AND LOSSES OF FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS — ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM EARN TO LOSS INC	EARN PRM TO STATEWIDE	DIVIDENDS PAID
UNIVERSAL SURETY COMPANY	126	115	40-	40-	32.3-	34.9-	.0	0
UNIVERSAL TITLE INSURANCE COMPANY	818	715	0	60	.0	8.4	.0	0
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	6585	6530	2641	3060	40.1	46.9	.4	756
UPLAND MUTUAL INSURANCE, INC.	5699	5421	1788	1937	31.4	35.7	.3	0
USAA CASUALTY INSURANCE COMPANY	2115	2017	1083	1480	51.2	73.3	.1	66
UTICA MUTUAL INSURANCE COMPANY	873	894	213	291	24.4	32.5	.0	26
VALIANT INSURANCE COMPANY	167	142	176	518	105.4	363.5	.0	0
VALLEY FORGE INSURANCE COMPANY	5185	5120	2591	2953	50.0	57.2	.3	0
VANGUARD INSURANCE COMPANY	208	228	47	75-	22.3	33.0-	.0	0
VEREX ASSURANCE, INC.	2266	2830	4457	4172	196.7	164.9	.1	0
VIGILANT INSURANCE COMPANY	4469	4427	1447	1571	32.4	35.5	.2	40
VIRGINIA SURETY COMPANY, INC.	883	990	432	419	50.6	71.0	.0	0
VOYAGER GUARANTY INSURANCE COMPANY	831	106	107	96	12.8	90.5	.0	0
WAUSAU UNDERWRITERS INSURANCE COMPANY	1249	1342	676	311	54.1	23.2	.1	7
WEST AMERICAN INSURANCE COMPANY	9261	8923	8425	4508	47.8	50.5	.5	106
WEST GENERAL INSURANCE COMPANY	18518	18226	12070	14296	65.2	78.4	1.0	0
WESTCHESTER FIRE INSURANCE COMPANY	1152	1416	284	222	24.6	15.7	.1	24
WESTERN AGRICULTURAL INSURANCE CO.	129	98	24	95	19.8	96.8	.0	0
WESTERN CASUALTY & SURETY COMPANY	25-	155	6658	90	.0	58.0	.0	0
WESTERN EMPLOYERS INSURANCE COMPANY	0	0	284	8437	.0	.0	.0	0
WESTERN SURETY COMPANY	809	818	13	38	1.6	4.6	.0	0
WESTFIELD INSURANCE COMPANY	11	16	0	0	.0	1.8	.0	0
WHEAT GROWERS MUTUAL HAIL INS. CO.	3614	3614	338	302	9.3	8.4	.2	389
WHEAT STATE MUTUAL INS. CO., INC.	0	0	0	0	.0	.0	.0	0
WISCONSIN MORTGAGE ASSURANCE CORP.	2966	3404	9977	9623	332.9	282.7	.2	0
WORLDWIDE UNDERWRITERS INSURANCE COMPANY	313	269	100	245	31.8	90.9	.0	0
YASUDA FIRE & MARINE INS CO OF AMERICA	28	37	8	26-	27.0	67.6-	.0	0
YOSEMITE INSURANCE COMPANY	64	56	33	33	50.7	58.1	.0	0
ZURICH AMERICAN INS. CO. OF ILLINOIS	64	30	37	17-	57.9	55.9-	.0	0
ZURICH INSURANCE COMPANY	3887	3046	652	1016	16.9	33.1	.2	0
TOTAL	1063901	1048022	948161	1024313	90.9	98.4	100.0	18228

TABLE 15
SUMMARY OF KANSAS BUSINESS OF
FIRE & CASUALTY COMPANIES,1988

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID
MUTUAL HAIL COMPANIES OF KANSAS	1305	105
MUTUAL FIRE COMPANIES OF KANSAS	1555	415
MUTUAL FIRE AND CASUALTY COMPANIES OF KANSAS	182057	85470
TOTAL KANSAS MUTUAL	184918	85990
MUTUAL COMPANIES OF OTHER STATES	375946	216055
TOTAL MUTUAL COMPANIES	560864	302054
KANSAS RECIPROCALS	837	386
RECIPROCALS	35643	18939
STOCK FIRE & CASUALTY COMPANIES OF KANSAS	159401	96436
STOCK FIRE & CASUALTY COMPANIES OF OTHER STATES	1102787	529619
STOCK FIRE & CASUALTY COMPANIES OF OTHER COUNTRIES	4366	724
TOTAL STOCK FIRE & CASUALTY COMPANIES	1303036	646106
GRAND TOTAL FIRE & CASUALTY COMPANIES	1863901	948161